

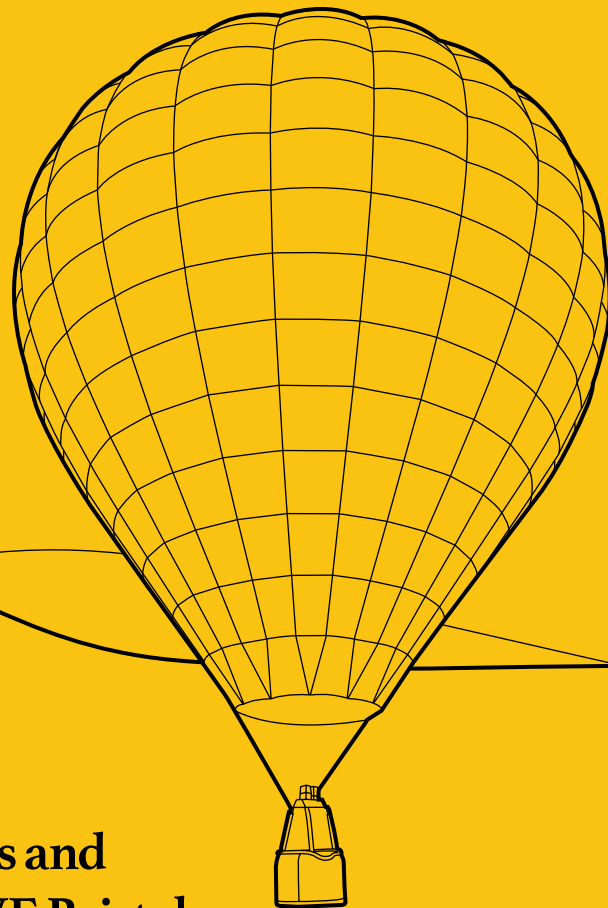
# MONEY MATTERS

2025/2026

# Congratulations and welcome to UWE Bristol

To those of you just starting your journey with us, and those who are returning to your studies, it's always important to budget and plan your finances.

For some of you, this may be the first time you will have to look after your own finances. This guide will help you understand your financial contract with UWE Bristol and our processes, and give you pointers to more detailed information. Remember, financial problems have a habit of getting worse unless they're tackled quickly. You can reduce unnecessary worries through good money management, dealing with fees and any debts immediately and asking for help if you need it.



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## Tuition fees – your responsibility

It's important to remember that you will become liable for your tuition fees for the whole academic year from the official start date of your course, even if you choose to pay by instalments.

Your liability may be reduced following withdrawal, suspension or external/internal transfer part-way through the academic year. If you are a continuing student, we will assume that you will be resuming your studies with us unless you notify us otherwise in writing (see page 25 for further details).

You have a statutory right to cancel your contract (registration) with the University within 14 calendar days of the completion of that contract (registration). This applies to all students registering at the University at the start of each academic session. Further details on this can be found on page 25 of this booklet and in the Tuition Fee Policy.

### **UK full-time, part-time postgraduate and postgraduate research students**

If you are not paying your fees with a fee loan or by a third party sponsor, UWE Bristol will require payment:

- In full prior to or at registration; or
- Via one of the instalment options outlined in this guide.

### **International students**

If you are a new international student, you will be asked to pay a deposit before registration, for Visa students this needs to be paid before your Confirmation of Acceptance for Studies (CAS) is produced. The preferred method of payment is by Flywire (see page 13 for details). Overpayments cannot be accepted, and will not be recorded on the CAS.

The remaining balance of your fees must be paid:

- In full prior to or at registration; or
- Via one of the instalment options outlined in this guide.

Returning international students will not be required to pay a deposit to re-register, and are able to select one of the instalment options outlined in this section.

## Post Graduate Taught – International students

Please refer to our website for details of deposits and the deadline for making further payments if you are opting to pay by instalments [uwe.ac.uk/courses/fees/paying-your-fees/international-student-payment](https://uwe.ac.uk/courses/fees/paying-your-fees/international-student-payment)

### **Payment Options**

You are required to make an enrolment payment of £8,500 either before or at registration. The balance can then either be paid in full or via an instalment plan (Please see page 7–8 for options).

### **Please note:**

If your Direct Debit or Recurring Card Payment fails on two consecutive collections, you will enter our debt chasing cycle. You should take immediate action to pay the outstanding debt. If you fail to act, your access to systems will be restricted. If fees remain unpaid you are at risk of withdrawal from your course. UWE Bristol may withdraw your sponsorship and inform the Home Office. If this happens, you will be unable to continue your studies at UWE Bristol, or remain in the UK.

If a student's deposit is £5,500 and tuition fees total £14,000, the student must make a final payment of £3,000 before the registration closing date. This will make the total paid £8,500 leaving a balance of £5,500 to pay.

# Payment by Instalments

## Direct Debit

A Direct Debit is an instruction you must give to your UK bank to pay us direct. You have the option of paying by instalments to help spread the cost of your tuition fees, although you cannot pay by instalments if the cost of your fees is less than £250.

We offer two instalment plans, which allow you to pay over either three or six consecutive monthly payments (six instalments by default).

Please see the tables in this section for confirmation of the collection dates. Please note that payment plan lengths may vary for short courses and CPD modules.

To pay by instalments, a Direct Debit (DD) mandate must be completed by the end of your registration period. For September starters this period ends at midnight on 10th October 2025. For January starters this ends on 13th February 2026.

If you have not selected to pay by instalments by the close of registration, you will be invoiced for the full amount due, which will be payable immediately. If your direct debit fails we may not be able to offer you this method of payment in subsequent years. Direct debits can be set up via MYUWE.

## Recurring Card Payment

A Recurring Card Payment (RCP) is an instruction for UWE Bristol to debit your card as per the installment plans. You can opt to pay your tuition fees using any card type from any country, a UK bank account is not required.

Please see tables for confirmation of collection dates. These may vary for short courses and CPD modules

To pay by instalments by RCP you must register your card by the end of your registration period. You will need to register a new card for each year of study.

To set up a Direct Debit please visit MYUWE.

To set up an RCP please visit [webpayments.uwe.ac.uk/cardinstalments](http://webpayments.uwe.ac.uk/cardinstalments)

## Paying in Full

You can pay your fees in full using the following options:

- Bank Transfer via Flywire [uwestudentfees.flywire.com](http://uwestudentfees.flywire.com)
- Card payments – [webpayments.uwe.ac.uk/open](http://webpayments.uwe.ac.uk/open)
- MYUWE

For more information please visit our Ways to Pay page [uwe.ac.uk/about/services/finance-services/ways-to-pay](http://uwe.ac.uk/about/services/finance-services/ways-to-pay).

The option to pay by instalments is at the discretion of the University and may be withdrawn if you fall behind with your monthly payments. You will then be expected to pay the outstanding balance immediately and in full.

You are at risk of your Blackboard being blocked and withdrawal from your course should you default on your payment plan.

If by prior agreement with the Credit Control Team, you complete your DD or RCP mandate late, the payment plan will start at the next available collection date. However, the final payment must be made on or before 1st April 2026 for students starting in September 2025, and on or before 1 August 2026 for those starting in January 2026. This means that you may end up paying more for each instalment if you complete your DD late.

### Three-monthly instalment plan

<b>If you start in September</b>	1 November	1 December	1 January
<b>If you start in January</b>	1 March	1 April	1 May

### Six-monthly instalment plan if you are starting your course in September

<b>DD completion before 15 October</b>	1 November	1 December	1 January	1 February	1 March	1 April
<b>Completion between 16 October – 12 November</b>	1 December	1 January	1 February	1 March	1 April	

If you miss the first instalment date ie. 1 November, and still wish to pay over 6 instalments, you will be expected to pay the first instalment manually using one of our Ways to Pay, and set up a DD or RCP to pay the remaining instalments. No extensions will be granted past 1 April, unless agreed with the Credit Control Team.

## What happens if someone else is paying your fees?

### Six-monthly instalment plan if you are starting your course in January

<b>DD completion before 11 February</b>	1 March	1 April	1 May	1 June	1 July	1 August
<b>Completion between 12 February – 15 March</b>	1 April	1 May	1 June	1 July	1 August	

### What if my course starts at a different time to those stated?

If you do not fall into one of these start dates, your final payment dates will be confirmed in writing.

*Please note: when setting up a new Direct Debit, we require 10 working days before the first collection date to give your bank notice of the agreement. If insufficient time is given, then the payments will be taken over the remaining available instalments.*

### Students with a Visa

If your Direct Debit or Recurring Card Payment fails on two consecutive collections, you will enter our debt chasing cycle. You should take immediate action to pay the outstanding debt.

If you fail to act, your access to systems will be restricted. If fees remain unpaid you are at risk of withdrawal from your course. UWE Bristol may withdraw your sponsorship and inform the Home Office. If this happens, you will be unable to continue your studies at UWE Bristol, or remain in the UK.

### Third party sponsors

If your employer, government or other organisation agrees to pay all or part of your tuition fees, they become your sponsor and we will invoice them for the appropriate amount.

Payment is due in full on receipt of the invoice. Sponsors cannot pay by instalments.

### You will need to:

- Complete the Sponsor Form at or before registration. This can be found at [uwe.ac.uk/courses/fees/paying-your-fees/employer-or-other-sponsor](http://uwe.ac.uk/courses/fees/paying-your-fees/employer-or-other-sponsor)
- Send the completed form to the address on the top of the form, or see page 34 for further contact details.
- If we do not receive your completed form, you will be invoiced for the full fees.
- You will need to complete a new form for each year or module of study.

### Please note:

- We reserve the right to reject a sponsor or sponsorship letter, and we may conduct credit checks on the sponsor or organisation.
- If you're a new international student, you'll have completed these details before registering and so won't be asked to submit an additional form.
- Ultimately, you are liable for your fees. If your sponsor fails to pay, you will be invoiced for your fees.
- Family members are not considered a third party sponsor. If a family member is paying your fees directly from their bank account, they must complete a Direct Debit or RCP mandate with their bank details, and instalments will be collected as outlined in page 6.
- Third Party Payments, even by a family member may be subject to further checks by Finance Compliance. This will delay the allocation of your funds.

## Tuition fee loans – UK Undergraduate students

### Applying for funding

Most UK undergraduate and PGCE students can take out a loan to cover the tuition fee. This is paid directly to us by Student Finance. International and Offshore students cannot take out loans through Student Finance.

### Please note:

- You must check the amount of fees charged by us before completing your funding application.
- If you do not request the full amount, you will need to make arrangements to pay the balance (see pages 5–7).
- If you have not yet applied for the tuition fee loan or your funding application has been delayed, you will be asked to provide evidence of your funding application at registration. You will remain liable for the full fee until we have confirmation of your tuition fee loan.
- If you are not entitled to a tuition fee loan, you will be personally responsible for paying your fees.
- If your funding application is delayed and you require advice, please contact our Student Money Service (see page 33).

- Student Finance can reassess your funding entitlement at any stage. If you become liable for fees unexpectedly as a result of a reassessment, you will need to contact our Credit Control Team (see page 34) to discuss repayment as soon as possible.
- Should you choose to withdraw from your course, or suspend your studies during the academic year, you must inform us and Student Finance in writing. Your tuition fee liability will be amended in accordance with our Withdrawal Policy (see page 25 for details).



## Postgraduate Loans

Postgraduate students are eligible to apply for funding for their Masters course. Students from England who start a new course during academic year 2025/2026 can apply for a repayable loan of up to £12,858 through Student Finance England as a contribution towards the cost of study. If you are a Welsh resident then you can apply for a combination of Postgraduate loan and grant up to £19,255 as a contribution towards the costs of study.

Where your course is 12 months or less, you will receive the full Postgraduate Funding in three instalments during that academic year.

It's important to be aware that the loan for students from England will not be enough to cover both the costs of tuition fees and living expenses, therefore you will need to have additional funding/money to fund these costs. Instalments will be in line with your payment from the Student Loan Company and will vary dependant on when you are paid. You will be emailed your plan once Credit Control have a copy of your loan schedule and you have a Direct Debit or Recurring Card Payment in place. (see section on 'Paying your tuition fees').

### Your loan is paid to you as follows:

**First instalment** – paid on or shortly after the course start date, depending on when you register and as long as you have your loan in place.

Subsequent payments are made on the last Wednesday of the fourth and seventh month, following the start date of your course.

### Paying your tuition fees

For invoicing purposes, you will be classed as Self-Funding, and will be required to complete a Direct Debit (DD) or RCP mandate. Please forward a copy of your loan summary to [creditcontrol@uwe.ac.uk](mailto:creditcontrol@uwe.ac.uk) so that we can collect direct debits or RCP payments on agreed dates in line with the receipt of your loan. **You must submit your Direct Debit or Recurring Card Payment details no later than 15 October.**

To set up a Direct Debit please visit [MYUWE](https://myuwe.ac.uk).

To set up an RCP please visit [webpayments.uwe.ac.uk/cardinstalments](https://webpayments.uwe.ac.uk/cardinstalments)

### Managing these payments

If your course lasts longer than 12 months, your final instalments of the postgraduate loan may be paid after you have finished studying. We will allow you to continue with the above instalment plan until you have paid all of the tuition fees. However you will not graduate until you have paid all of your tuition fees.

If you have any questions regarding the payment terms or to discuss your situation, please contact the Credit Control Team using the Get Help form which can be found here: [infohub.uwe.ac.uk/students/login](https://infohub.uwe.ac.uk/students/login).

Full information on postgraduate loans can be viewed at [gov.uk/postgraduateloa](https://gov.uk/postgraduateloa)

### I'm not eligible for a postgraduate loan...

If you are not eligible for a postgraduate loan, you must make arrangements to pay your fees yourself. Please see page 4–8 for further details.

### I have applied for funding, but my application is delayed...

If you have applied for a postgraduate loan, but have not received confirmation that the loan is approved, please inform the Credit Control Team of your situation. Contact details can be found on page 34.

#### Postgraduate Doctoral Loans

If you are a prospective UK or EU doctoral student, and you normally live in England, you may be able to apply for a UK Government Postgraduate Doctoral Loan to support your study at UWE Bristol.

Full details including Key Facts, Eligibility and how to apply can be found via [uwe.ac.uk/postgraduatedoctoralloans](https://uwe.ac.uk/postgraduatedoctoralloans)

## How to pay your fees

There are several easy ways to pay your fees. Please note that all payments must be in pounds sterling (£). The University does not accept cash, is unable to take card payments over the telephone and does not allow bank transfer directly into our bank account.

### Online payment

Please see Fraud Warning statement on page 15.

The University's preferred method of payment is by credit/debit card online. You should pay as part of your online registration via MYUWE at [newmy.uwe.ac.uk/yourinfo](https://newmy.uwe.ac.uk/yourinfo) if you are able. Alternatively, you can pay online using our secure web payment facility at [webpayments.uwe.ac.uk/open](https://webpayments.uwe.ac.uk/open) (tuition fee deposits [webpayments.uwe.ac.uk/deposits](https://webpayments.uwe.ac.uk/deposits))

The secure payment website can be accessed by students, parents and employers. You will need your Student ID number as well as your invoice number to make a payment.

A step-by-step guide to paying online via MYUWE and our web payments site can be found on pages 36–37.

### UK Bank Transfers via Flywire

The University no longer accepts direct bank transfers for payment of Tuition Fees or Accommodation Fees. You can still make a bank transfer from a UK bank account using Flywire. This can be done through mobile banking (Open Banking) for a quick and easy transaction.

Please note that this can only be used for payments in full, if you wish to pay in instalments, please set up a Direct Debit or Recurring Card Payment. (details can be found on page 35).

### By Direct Debit (DD)

A direct debit is an instruction you must give to your UK bank to pay us direct. You may be able to pay in monthly instalments using one of our payment plans. This means that you can spread the cost of your fees (both tuition and accommodation) over a period of time. There is no additional charge to pay this way.

### Recurring Card Payment

A Recurring Card Payment (RCP) is an instruction for UWE Bristol to debit your card as per the instalment plans. You can opt to pay your tuition fees using any card type from any country, a UK bank account is not required.

## How to pay your fees (continued)

All DD and RCP mandates must be completed by the end of your registration period, or you will be invoiced for immediate full payment of the tuition or licence fee amount. You will need a UK bank account or building society account that allows DD transactions. Please note that direct debits cannot be set up on savings accounts. You will be asked to complete a DD mandate before or at registration. The instalments will be taken automatically from your bank account on the designated dates, which will be confirmed to you in writing (and also viewed on MYUWE).

### Remember:

- You must make sure that you have enough money in your bank account at least the day before the collection date so that payment can be collected. This is especially important to remember if you are expecting funds to be transferred into your account to enable the collection. If you do not have sufficient cleared funds, your bank may charge you for the failed payment attempt.
- If you cancel your DD and RCP, you will forfeit your right to pay by instalments and be asked to pay any outstanding balance in full. Visa students who do not make full payment as required will be given seven days warning of systems access removal.

- If you withdraw from your course, remember to cancel your DD with your bank and ensure your invoice is settled with UWE Bristol.
- If you find that you are struggling with your payments, please contact Credit Control (see page 33) as soon as possible to discuss the situation and avoid any debt recovery action being taken.

### What happens if I don't make payments on time?

If you fall behind on your payments, you will enter our debt recovery cycle and therefore must contact our Credit Control Team immediately to discuss your options using the Get Help form which can be found here: [infohub.uwe.ac.uk/students/login](https://infohub.uwe.ac.uk/students/login). Please see page 16 for further information.

## Fraud warning

Please note that we are unable to take card payments over the telephone or accept cash.

Please be aware that financial fraud is on the rise. UWE Bristol does not accept any payments from third parties, **including agents of any variety**. If you have been approached by anyone offering to help you make payment, or advising you to make payment through them, sometimes with the promise of a discount, better exchange rates or faster refunds, please advise us immediately.

Nobody legitimate will ever ask you to do this, or ask for your login details. Please remember that if it sounds too good to be true, then it probably is.

Tuition fees for international students should always be paid directly to the University by the student or a parent/guardian using one of our approved payment methods. The University does not accept payments from friends or distant family members on behalf of students.

If you believe you have been victim to fraud contact [financecompliance@uwe.ac.uk](mailto:financecompliance@uwe.ac.uk). Please see [uwe.ac.uk/about/services/finance-services/ways-to-pay](https://uwe.ac.uk/about/services/finance-services/ways-to-pay) for our approved options to make safe fee payments to the university.

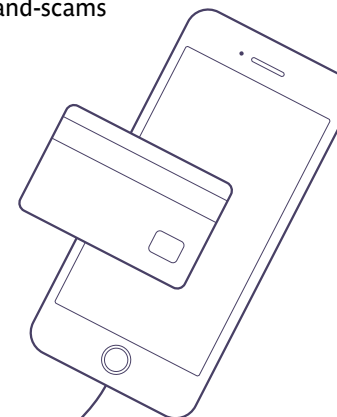
Making payments in any way other than the university's recommended payment methods may result in a loss of funding and / or being referred to law enforcement.

Please watch out for adverts or messages on social platforms, such as Facebook, Instagram or WeChat, and never agree to pay someone large sums of money in cash.

Likewise, you should never share your bank details with or transfer money to someone you do not know.

If you are facing difficulties paying your fees for any reason, contact the University using the Get Help form which can be found here: [infohub.uwe.ac.uk/students/login](https://infohub.uwe.ac.uk/students/login) and we will endeavour to help you.

For further guidance please see [uwe.ac.uk/life/money-and-finance/scams-and-fraud](https://uwe.ac.uk/life/money-and-finance/scams-and-fraud) and [ukcisa.org.uk/Information-Advice/Studying--living-in-the-UK/Frauds-and-scams](https://ukcisa.org.uk/Information-Advice/Studying--living-in-the-UK/Frauds-and-scams)



# Non-payment

In the event you fall behind on your payment plan, or are unable to meet the payment date of an invoice, it's important for you to understand the implications and who you should contact to discuss your options.

Remember that you have signed agreements with UWE Bristol, which cover your responsibilities with regards to payment of your tuition fees, accommodation licence fees (where applicable), and use of our facilities such as the libraries and student services. Prompt payment of invoices ensures we can invest money back into UWE Bristol and our students' futures.

With this in mind, UWE Bristol will pursue any student in debt using the following methods:

- Automated reminders will be sent at key intervals to your UWE Bristol email account.
- Telephone calls to the numbers we have on file.
- Letters to both addresses on file.
- Emails to personal email addresses and your UWE Bristol email account.

## **Please note:**

It is your responsibility to ensure that you check your emails and respond to mail sent to you.

## **UWE Bristol sanctions for non-payment**

Failure to pay may result in the following sanctions being applied to you.

### **1. Tuition fees**

- Withdrawal from your programme of study.
- Loss of Visa sponsorship (Visa student).
- Loss of systems access eg. MYUWE and Blackboard. This means you will be unable to submit or access learning materials.

- Prevention from re-enrolment.
- Prevention from attending of graduation ceremonies.
- Certificates, references and transcripts will be withheld.
- Escalation to our recovery agents, STA International for collection where additional costs may be incurred.

## **Please note:**

If you are a September starter and you have not paid in full or set up an effective payment plan, your Blackboard access will be restricted. You will also be at risk of withdrawal from your studies.

### **2. Accommodation licence fees**

- Blocks placed on your gym access.
- Eviction
- Escalation to our third party recovery agents, STA International for collection where additional costs may be incurred.

## **Please note:**

If you are a September starter and you have not paid in full or set up an effective payment plan, you will receive a warning of Notice to Quit procedures. If you fail to contact us following this notification, we will issue formal Notice to Quit proceedings whereby you will be asked to leave our property. The same will apply for any other contract start date, but the dates will vary. If you are issued with a Notice to Quit, this will not release you from your financial obligations.

### **3. Library debts**

- Loss of library access.
- Escalation to our recovery agents, STA International for collection where additional costs may be incurred.

### **4. Other debts**

Eg. short-term loans, field trips, placement accommodation charges

- If you do not pay your short-term loan back, this will limit your access to our financial support funds.
- Escalation to our recovery agents, STA International for collection where additional costs may be incurred.

## Here to help

Following these steps should help you resolve most problems:

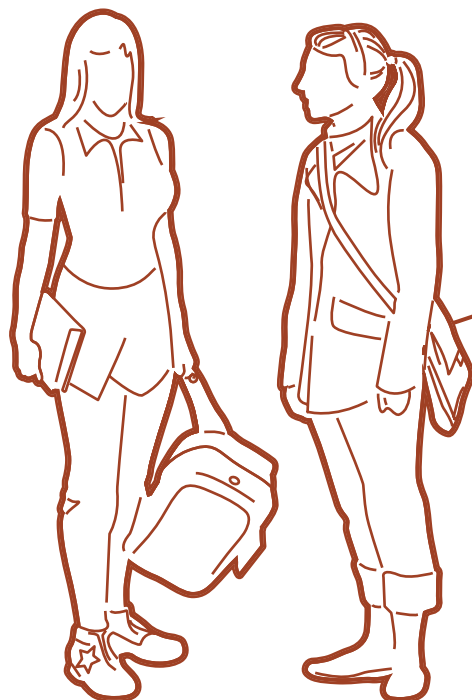
1. First of all, don't panic if you receive an invoice or reminder. Read the information carefully, as the answers to your questions are likely to be in the text.
2. If you do not think the invoice or reminder is correct, don't assume we know this. Use the contact information provided to find out. If you do not contact us, we will not know that there is a problem and so will continue to implement the sanctions listed previously.
3. If you are struggling with payment, or need further advice, please contact us. We are here to help you! The Credit Control Team are dedicated to understanding your debt problems, and work closely with The University's Student Money Service (SMS) to find resolutions where possible. SMS and other support services, can advise on statutory funding entitlement, UWE Bristol funds and general funding queries.

UWE Bristol Students have full and free access to Blackbullion (see page 29) which offers comprehensive financial education, including budgeting support.

If a student would like to discuss their individual financial circumstances with a Student Money Advisor then please see page 29 for how to contact the team.

## Who should I contact for help?

In the first instance, you should contact our Credit Control Department on [creditcontrol@uwe.ac.uk](mailto:creditcontrol@uwe.ac.uk) or call **0117 3288700** to discuss a repayment plan.



## Keeping us informed

It's your responsibility to keep us informed of any changes to your personal details, including where you live, your telephone number and bank or card details.

Personal details can be changed on MYUWE.

If your bank or card details have changed and you are paying accommodation or tuition fees by instalments, please follow the links to update your details so that your payments can be collected on time. If you fail to do so, your option to pay by instalments could be withdrawn.

**To update card details (RCP)** – [webpayments.uwe.ac.uk/customer-card-update](https://webpayments.uwe.ac.uk/customer-card-update) (please note you must use the email address that you used when setting up the plan originally)

**To update bank details (Direct Debit) Tuition** – [webpayments.uwe.ac.uk/tuitiondd/default.asp](https://webpayments.uwe.ac.uk/tuitiondd/default.asp)

**Accommodation** – [webpayments.uwe.ac.uk/accommodationdd/default.asp](https://webpayments.uwe.ac.uk/accommodationdd/default.asp)

We will email all information to your UWE Bristol email account, so you must check this regularly. For essential financial services contacts, see page 33.

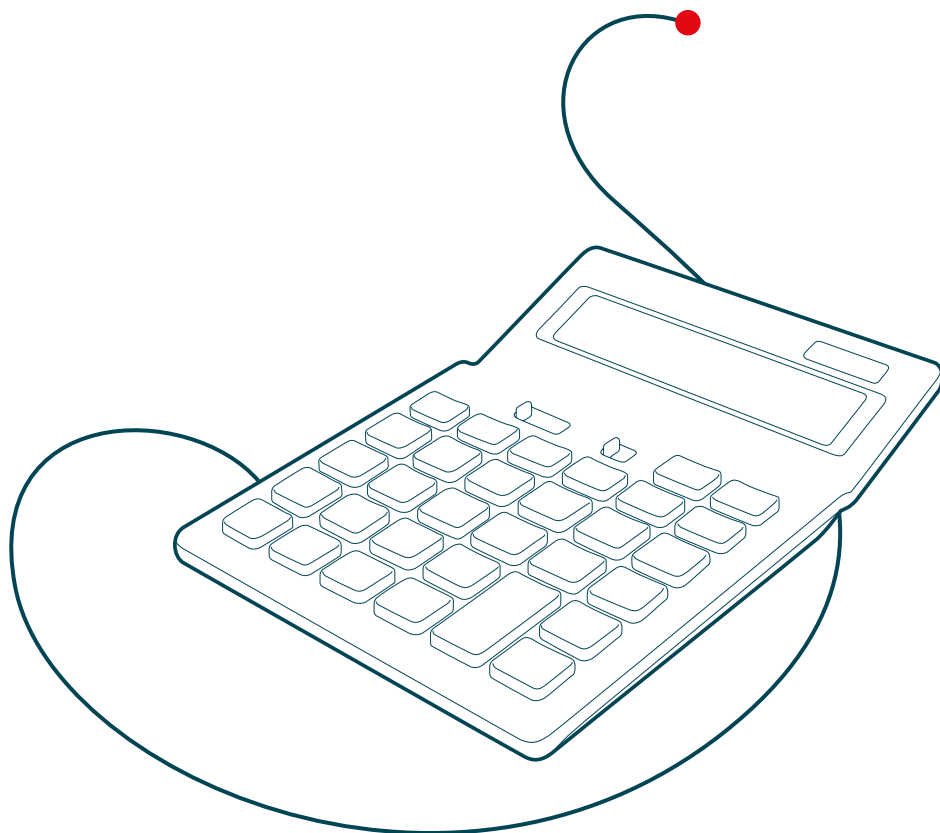
## Additional module charges

If you retake (or repeat) a module, you may be charged the module fee for this. Invoices for additional retake modules will be issued either as part of, or shortly after, the registration period.

These charges are payable as soon as you are invoiced, or a charge appears on MYUWE. Remember, if the amount exceeds £250, you can arrange to pay by instalments.

### Who can I speak to about my module charge?

If you wish to discuss your module charge, please Get Help (see page 33).



## Accommodation and charges

Our Residents' Guide tells you everything you need to know about living in UWE Bristol accommodation:

### Residents' guide – Current students | UWE Bristol

If you have accepted a place in UWE Bristol accommodation, the following applies to the payment of your licence fee:

- When you accept your accommodation offer with us, you must make an advance rent payment of £400 to secure your place.
- You can choose to pay your licence fee in full at the start of the contract period, in three instalments or through an eight-month instalment plan.

- If your funding is paid termly, it is easier to manage your money by paying for your accommodation in three equal instalments. If you have signed up for eight monthly instalments and wish to change to three instalments please contact the Income Operations on [instalments@uwe.ac.uk](mailto:instalments@uwe.ac.uk)
- Payments are taken out of your bank account as per the table on page 22. You will receive an advance notice by email. Direct debits and RCPs can be set up by visiting our Ways to Pay page [uwe.ac.uk/about/services/finance-services/ways-to-pay](http://uwe.ac.uk/about/services/finance-services/ways-to-pay)
- **Payment dates and amounts may differ from your licence agreement if you fail to set up your direct debit on time.**

### Termly instalment plan in line with receipt of Student Maintenance Loan

Start of course	1 instalment	2 instalment	3 instalment
September (3)	1 October	1 February	1 May
January (2)		1 February	1 May

### Monthly instalment plan

Instalment	1	2	3	4	5	6	7	8	9	10
September (8)	1 October	1 November	1 December	1 January	1 February	1 March	1 April	1 May		
September (10)*	1 October	1 November	1 December	1 January	1 February	1 March	1 April	1 May	1 June	1 July
January (4)	1 February	1 March	1 April	1 May						

\*This option is only available to students with 50-week contacts

If you choose to pay by instalments, you will be required to complete a Direct Debit or RCP mandate before you collect your keys. If you don't complete the required mandate, you will be invoiced in full for the amount due and will be asked to pay it immediately. If you are in receipt of Student Maintenance Loan you may prefer to pay by three instalments.

Other types of students (e.g. pre-sessional English and Erasmus students) will have their payment plans confirmed in their joining instructions.

For details on paying your licence fee, please refer to your licence or contact Accommodation Services (see page 33).

### Additional charges

During your stay in UWE Bristol accommodation, you may incur additional charges for damages or offenses. Full details can be found in the online Residents' Guides: Residents' guide – Current students | UWE Bristol

Any charges added to your account during the year will be payable immediately. These charges will be discussed with you by your Accommodation Manager before they are added to your account, and can be viewed and paid on MYUWE.

### Leaving your accommodation early

If for any reason during your licence period you decide to leave your accommodation early, you must notify Accommodation Services in writing and complete an official Notice Letter. This will have contractual and financial implications for you. We urge you to discuss early departure with the accommodation team before taking any firm decision so that you are fully aware of these implications.

#### Please note:

- Your accommodation licence is a separate agreement to your Tuition Fees, and you are bound by its terms and conditions.
- The end date of your licence coincides with the official end of the academic year and is NOT linked to course dates as these vary widely from course to course.
- If you choose to leave your room before the end date of your licence, you will still be liable to pay your licence fee to the end date and the licence fee will not be reduced.

### Upfront payment

The advance rent payment of £400 that you made at the beginning of your contract will be deducted from your first instalment if the Direct Debit or RCP is set up in time for the first collection date. Otherwise the deduction of £400 will be used to reduce each of the remaining monthly instalments. If you have paid in full, or leave your contract early with a reduced fee liability and nothing further owed, this payment will be returned to you via the original payment method eg. a card refund.

### I want to move house, what happens next?

If you are thinking of moving house, or wish to change your current accommodation agreement, please contact Accommodation Services to discuss your options at [accommodation@uwe.ac.uk](mailto:accommodation@uwe.ac.uk).

### Support

We understand that moving into new accommodation can be an exciting and sometimes difficult time. If at any stage you feel that you need support or advice, there are a number of services that can help you. The accommodation team should be your first point of contact, but you can also contact an Information Point or The Students' Union Advice Centre for additional support (see pages 33–34).

## Library charges

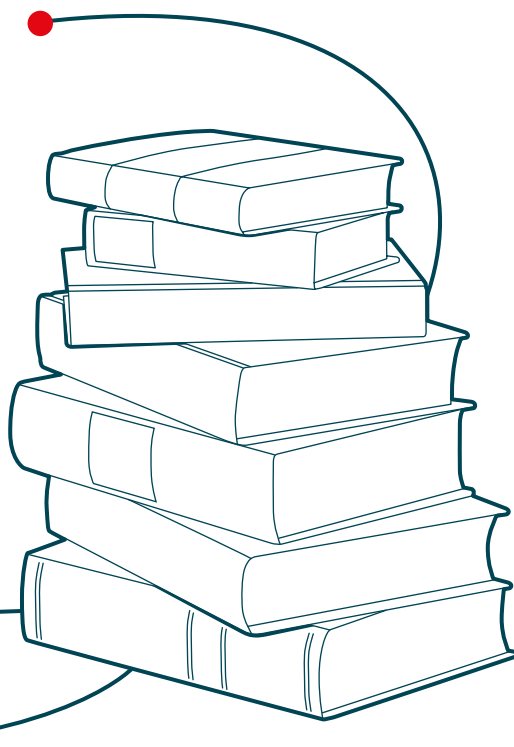
When you register for your course, you will be able to access your library account. Using the library website, you will be able to view your loans, reservations and any other information relating to your account.

If you are a regular borrower, you should check your account on a weekly basis to ensure no items need to be returned or renewed. Our libraries offer an 'Ask a Librarian' service where you can chat live or email one of our librarians 24/7 and ask any questions relating to our services. See [uwe.ac.uk/library](http://uwe.ac.uk/library) for more details.

### Things to remember

- If you fail to return a book when requested by Library Services, you may end up having your library account blocked.
- We will send you reminders about outstanding loans and recalls to your UWE Bristol email account.

- If you fail to return your items, we will consider them lost. You will be invoiced for the replacement book.
- If you return the book once this invoice has been raised, we will clear the debt.
- If you are due to graduate, or choose to leave your course early, please check both your library account and MYUWE for any outstanding loans, or fines and make sure this is cleared.



## Withdrawing from your studies

If you wish to withdraw from or suspend your studies, you must make an appointment to see a Student Support Adviser (see page 33).

You will become liable to pay fees from the official start date of your course. However, students have the right to cancel their contract (registration) with the University within 14 calendar days of the completion of that contract (registration). This applies to all students registering at the start of each academic session.

You can withdraw from the University without incurring a financial penalty if you cancel your contract:

- 14 calendar days from the day after you complete your registration.

### OR

- 14 calendar days from the day after the start of term.

### whichever is the later date!

See the link on the right for term dates.

Cancellation of your contract must be received in writing or on a 'Cancellation of Registration' form within the time frame outlined, and it is advisable to keep a copy of this as well as proof of postage

At the end of this 'cooling off' period, withdrawal or suspension from the University for Undergraduate students is subject to the terms laid out below.

Should you decide to leave the University part-way through the academic year, and we have received your withdrawal notification in writing, your tuition fee liability will be reduced as follows:

### Tuition fee liability\*

**Term 1** (from the first day of term 1 but before the first day of term 2)  
25% of full fees.

**Term 2** (from the first day of term 2 but before the first day of term 3)  
50% of full fees.

**Term 3** (from the first day of term 3)  
Full fees.

\* Calculation of fee liability includes any deposits paid.

See [uwe.ac.uk/courses/fees/paying-your-fees/dates-for-fee-liability](http://uwe.ac.uk/courses/fees/paying-your-fees/dates-for-fee-liability) for further details.

Please remember you may also have other fees which need to be paid, including additional module charges, library charges and accommodation fees.

If you are a Postgraduate student then please see the Tuition Fee Policy [uwe.ac.uk/courses/fees/tuition-fees-policy](https://uwe.ac.uk/courses/fees/tuition-fees-policy) for liability if you suspend or withdraw part way through the year.

If you are a Postgraduate Research student then please contact the Graduate School

[doctoralacademy@uwe.ac.uk](mailto:doctoralacademy@uwe.ac.uk)

Tel: 0117 32 83800

## Refunds

If you are due a refund, you will need to contact the Credit Control Team (see page 33) to arrange for this money to be paid back to you. When you contact us, please have the following information to hand, which will help us deal with your refund quickly:

- The name of the person who originally paid the money.
- The contact address, telephone number and email address of the payer.

In the first instance, we will attempt to return the money to the account it came from and by the method used eg. card payment, so do not usually require any further information to process this. If we require more information, we will contact you on your UWE Bristol email account.

**Please note:** We aim to refund any money due within 21 days of your request.

### International deposit refunds

Please refer to our International Deposit Refund policy [uwe.ac.uk/courses/fees/paying-your-fees/international-student-payment/refund-policy-for-international-deposits](https://uwe.ac.uk/courses/fees/paying-your-fees/international-student-payment/refund-policy-for-international-deposits) to see if you are eligible for a refund of your deposit.

If you have any queries about your eligibility for a refund, please contact the International Office (see page 34).

## Financial support and advice

Most students have a limited income, so it's essential that you make a realistic spending plan at the beginning of each year. Preventing money worries enables you to concentrate on your course and achieve your qualification.

### How much? Make your money stretch!

The first step is to draw up and keep to a realistic budget. If you don't have a budget you'll probably become confused over how much money you have coming in and out. Budgeting tools are designed to help you with planning and let you see exactly where your money is going so you can make informed decisions.

Your student loan will come in three instalments, and planning your budget will help you ensure that your payments cover all the essentials. Your lifestyle choices will determine how much money you need to get by every month.

In order to prevent overspending and running out of money try using Blackbullion's online budget calculator or a budget spreadsheet to get a clear picture of your finances. (log in to **Blackbullion.com** using your UWE Bristol email address) You can use the budget planner on the next page as a first draft of your income and expenses.

### Budget

Once you have established what you feel is a reasonable budget, you should monitor your financial situation against this on a weekly or monthly basis. If it's obvious that you don't have enough money for the essentials, you will need to take steps to minimise your expenditure and maximise your income.

See our Budgeting and Money Management tips page for further information and advice. [uwe.ac.uk/life/money-and-finance/budgeting-and-money-management-tips](http://uwe.ac.uk/life/money-and-finance/budgeting-and-money-management-tips)

## Budget planner

Income	Amount you receive each month (£)	Expenses	Amount you spend each month (£)
Maintenance Loan		Rent/mortgage	
Maintenance Grant		TV licence	
Bursary		Water	
Other Grants		Energy	
Benefits		Mobile phone	
Work		Internet	
Savings		Insurance	
Other		Food and housekeeping	
Other		Travel	
Other		Clothes	
		Course books and supplies	
		Hobbies/entertainment	
		Birthdays/Christmas presents	
		Hair cuts	
		Other	
		Other	
		Other	
<b>Total income per month</b>		<b>Total expenditure per month</b>	
<b>Total income – total expenditure = monthly excess or shortfall</b>			

We run various events to help you develop and improve your financial skills, knowledge and confidence. We run competitions, provide money advice and guidance, and raise awareness about the services we offer. Follow us on Instagram, [@uwe\\_student\\_money](https://www.instagram.com/uwe_student_money) for all the latest updates, money news, events, prizes, opportunities and tips. See our manage your money webpage for helpful advice on budgeting and how to manage your money [uwe.ac.uk/life/money-and-finance](http://uwe.ac.uk/life/money-and-finance).

## Get money smart with Blackbullion

We've teamed up with Blackbullion to provide easily accessible online financial education training. We've invested in a tool for you to learn the right financial skills to help you make the right financial decisions for your future.

Blackbullion is an online learning platform that you have free access to as a UWE Bristol student. You'll find videos, quizzes, and a bunch of tools to help you learn and develop key money skills.

If you've ever wondered where your money goes, needed help with budgeting, or just wanted to learn more about personal finance, Blackbullion's free learning platform is the place to be.

Learn anywhere through a range of easy to follow, useful training programs and animated videos. Go to **Blackbullion.com** and register with your UWE Bristol email address to gain full and free access.

## Money advice

We offer free and confidential advice about Student Money.

Our Money Advisers can help with:

- Statutory funding advice.
- Financial implications of withdrawing, suspending, transferring or repeating studies.

- Disabled students/care leavers/estranged students/student parent funding.

If you require Money Advice then please visit [uwe.ac.uk/life/money-and-finance/student-money-service](https://uwe.ac.uk/life/money-and-finance/student-money-service)

## Financial support from UWE Bristol

If you find yourself in financial difficulty, we may be able to offer you additional financial support.

Below is a brief overview of the financial support available once you start your studies at UWE Bristol. Each fund has its own eligibility rules, so you will need to read the small print for each fund before you decide to apply.

The funds are limited, so please try to apply as soon as you can. All the details you need are available at **UWE Bristol funds during your studies–Money and finance | UWE Bristol**

## UWE Bristol Low Income Bursary– Student Finance funded undergraduate students only

If you accepted an offer to UWE Bristol, you will be automatically considered for the UWE Bristol Low Income Bursary. You should hear whether you are eligible for a bursary shortly after you arrive at UWE Bristol. If you have any questions about your entitlement, please email [uwe.bursary@uwe.ac.uk](mailto:uwe.bursary@uwe.ac.uk).

## Student Support Fund– Opens 15 September 2025

If you are a UK student, registered on a designated course (postgraduate or undergraduate, full-time or part-time), and have extra costs or financial problems while studying, you are eligible to apply for our Student Support Fund.

The Student Support Fund is a limited pot of money, so even where there is a shortfall between income and expenditure, the award may only cover part of that shortfall. This is so we can help as many students as possible throughout the academic year.

We give priority to the following groups of students:

- lone student parents
- students with disabilities
- care leavers
- carers
- students who have recently left supported housing
- estranged students

Final year students are also encouraged to apply.

You can apply online via **UWE Bristol funds during your studies – Money and finance | UWE Bristol** from 15 September 2025. If you require the application form in a different format, please email [sms@uwe.ac.uk](mailto:sms@uwe.ac.uk).

## Summer Fund

UWE Bristol provides funds to support home (UK) undergraduate or postgraduate students during the summer vacation.

The Summer Fund opens in June 2026 and the exact date is published on UWE Bristol website in May 2026. The online application form is available at **Summer Fund – Funds during study | UWE Bristol**

Funds are limited and demand is usually high, so we would recommend eligible students apply as soon as possible from this date.

Eligible groups for the fund are returning home (UK) students who are unable to work because you are:

- looking after dependants (adult or child)
- ill or disabled
- re-sitting examinations/coursework
- attending UWE Bristol during the summer period
- on a compulsory unpaid non-NHS placement
- completing dissertation
- on an NHS placement outside the standard course programme
- confirmed as a care leaver, carer or estranged by UWE Cares
- a final year home (UK) student that is re-sitting examinations/coursework.

### Emergency Fund

This fund is for EU and international students who have experienced substantial and unforeseen financial hardship after the start of the academic year.

The limited size of the fund means that students in even the most severe hardship are unlikely to receive more than £1,000. Applications can only be considered after contact with the Student Money Service (SMS). To contact SMS, email [sms@uwe.ac.uk](mailto:sms@uwe.ac.uk) with an outline of the circumstances that have caused the disruption to your income source.

### International Student Support Fund

This fund is for EU/International/Offshore student who have sufficient funds to meet their tuition fees and living costs, but require additional financial support for extra costs or financial problems. The International Student Support Fund is a limited pot of money, so even where there is a shortfall between income and expenditure, the award may only cover part of the shortfall. This is so we can help as many students as possible throughout the academic year.

You can apply on line from 15th September 2025 at **International Student Support Fund – Funds during study | UWE Bristol**

### International Summer Fund

This fund is for EU, International and Offshore students during the summer vacation. The Summer Fund opens in June 2026 and the exact date is published on UWE Bristol website in May 2026. The online application form is available at **international Summer Fund – Funds during study | UWE Bristol Funds** are limited and demand is usually high, so we would recommend eligible students apply as soon as possible from this date. Eligible groups for the fund are returning EU, International and Offshore students who are unable to work because you are:

- looking after dependents (adult or child)
- ill or disabled
- re-sitting examinations/coursework
- attending UWE Bristol during the summer period
- on a compulsory unpaid non-NHS placement
- completing dissertation
- on an NHS placement outside the standard course programme
- final year home (UK) student that is re-sitting examinations/coursework.

### Short-term loan scheme

The short-term loan scheme can help you if you find yourself with a temporary cash-flow problem during the academic year, including delayed funding. The loan is interest-free, and is due for repayment within 30 days of receipt.

If your loan is agreed we will lend an amount to cover your immediate essential living costs, for example £80 per week for a single student (this can be increased to cover other costs i.e. childcare/travel). You can apply online from 01 September 2025 via **Short-Term Loan Scheme – Funds during study | UWE Bristol**

### Placement costs short-term loan

If your course requires you to attend placements for which you're able to claim reimbursement of the travel and/or accommodation costs, you may be eligible to apply for a placement costs loan. This is interest free and is usually repayable in 120 days. You may be able to borrow up to the value of your claim for reimbursement. Please ensure that you submit your claim for reimbursement regularly during your placement if possible, so that you can repay the loan when funds are received.

You can apply online at [uwe.ac.uk/funds](http://uwe.ac.uk/funds). Once you have completed the form, you'll need to submit your supporting evidence as soon as possible. Your application will not be considered until we have received your evidence.

If you need any guidance or experience problems with the online application, please contact us at [sms@uwe.ac.uk](mailto:sms@uwe.ac.uk)

If you owe money to the University, your access to additional funds may be affected as follows:

**Short-term loans** – we rely on students repaying their loans so we can lend to other students in a similar situation. If you don't repay, you won't be able to borrow again. If you don't repay, then the short-term loan scheme closes.

**Student Support Fund** – the sole purpose of the fund is to enable students to stay on their course.

- If you have an outstanding tuition fee debt and no clear means of paying your fees, we will not be able to support you from this fund until your tuition fees are paid.
- If you have outstanding UWE Bristol debts but have not responded to requests for payment from Credit Control, we will not make an award until you have an agreed repayment plan in place.
- If you have accommodation or other debts to UWE Bristol, we will ask you whether you want to use some or all of your award to clear or partially clear your debts before making an award.

# Your guide to essential financial services

This is a quick and handy reference guide on who to contact about financial matters and related services.

[uwe.ac.uk/students/feesandfunding](http://uwe.ac.uk/students/feesandfunding)

## Income Operations

For questions about payments received and instalment plans email

**Email:** [instalments@uwe.ac.uk](mailto:instalments@uwe.ac.uk)

For all other queries:

**Email:** [Income.ops@uwe.ac.uk](mailto:Income.ops@uwe.ac.uk)

Income Operations Self Help  
[infohub.uwe.ac.uk/students/login](http://infohub.uwe.ac.uk/students/login)

## Credit Control

If you are having problems paying, or are a debtor:

**Email:** [creditcontrol@uwe.ac.uk](mailto:creditcontrol@uwe.ac.uk)

## Information Points (UGT/PGT)

For help with completing your registration, your fee invoice or any other general queries:

**Tel:** 0117 32 85678

**Email:** [infopoint@uwe.ac.uk](mailto:infopoint@uwe.ac.uk)

## Doctoral Academy PGR students only.

For questions about completing your registration, your fee invoice or any other general queries.

**Tel:** 0117 32 83800

**Email:** [doctoralacademy@uwe.ac.uk](mailto:doctoralacademy@uwe.ac.uk)

## Student Money Service

1. UWE Bristol Money Advisers  
If you require Money Advice then please visit:  
[uwe.ac.uk/life/money-and-finance/student-money-service](http://uwe.ac.uk/life/money-and-finance/student-money-service)
2. UWE Bristol Funds Team  
For questions relating to UWE Bristol funds and short-term loans  
**Email:** [sms@uwe.ac.uk](mailto:sms@uwe.ac.uk)
3. UWE Bristol Bursary Team  
For questions relating to bursary allocation and payment dates  
**Email:** [uwe.bursary@uwe.ac.uk](mailto:uwe.bursary@uwe.ac.uk)

## Accommodation Services

For questions about your UWE Bristol accommodation

**Tel:** 0117 32 83601

**Email:** [accommodation@uwe.ac.uk](mailto:accommodation@uwe.ac.uk)

# Useful contacts

## Third Party Sponsor Enquiries

For submission of Sponsor Authorisation forms and any related query.

**Email:** [sponsor.authorisation@uwe.ac.uk](mailto:sponsor.authorisation@uwe.ac.uk)

## International Office

For any international fee queries.

**Email:** [international@uwe.ac.uk](mailto:international@uwe.ac.uk)

## Points-Based Compliance Team

For queries relating to attendance monitoring and non-payment of Tier 4 Visa student fees.

**Email:** [pbshelpline@uwe.ac.uk](mailto:pbshelpline@uwe.ac.uk)

## Disability Services

For queries and advice on disabilities.

**Email:** [disability@uwe.ac.uk](mailto:disability@uwe.ac.uk)

## Students' Union Advice Centre

Confidential and non-judgemental advice for all UWE Bristol students.

**Tel:** 0117 32 82676

**Email:** [advice@uwe.ac.uk](mailto:advice@uwe.ac.uk)

## Wellbeing Service

For counselling, mental health and personal development needs

**Tel:** 0117 32 86268

**Email:** [wellbeing@uwe.ac.uk](mailto:wellbeing@uwe.ac.uk)

## STA International

External Debt Collecting Service

**Tel:** 01622 528543

## Finance Compliance

For queries relating third party payments or if you feel you have been a victim of fraud

**Email:** [financecompliance@uwe.ac.uk](mailto:financecompliance@uwe.ac.uk)

## Useful resources

### UWE Bristol ways to pay

[uwe.ac.uk/about/services/finance-services/ways-to-pay](http://uwe.ac.uk/about/services/finance-services/ways-to-pay)

### Blackbullion

[blackbullion.com](http://blackbullion.com)

### Citizens Advice Bureau

[citizensadvice.org.uk](http://citizensadvice.org.uk)

### Direct Gov

[gov.uk/student-finance](http://gov.uk/student-finance)

### Education and Skills Funding Agency

[gov.uk/government/organisations/education-and-skills-funding-agency](http://gov.uk/government/organisations/education-and-skills-funding-agency)

### MYUWE guidance

[uwe.ac.uk/myuwe-guidance/your-info](http://uwe.ac.uk/myuwe-guidance/your-info)

### National Association of Student Money Advisers

[nasma.org.uk](http://nasma.org.uk)

### Student Awards Agency Scotland

[saas.gov.uk](http://saas.gov.uk)

### Student Finance England

[gov.uk/student-finance](http://gov.uk/student-finance)

### Student Finance Northern Ireland

[studentfinancenai.co.uk](http://studentfinancenai.co.uk)

### Student Finance England – Postgraduate Loans

[gov.uk/funding-for-postgraduate-study](http://gov.uk/funding-for-postgraduate-study)

### Student Finance Wales

[studentfinancewales.co.uk](http://studentfinancewales.co.uk)

### UWE Bristol Web payments

[webpayments.uwe.ac.uk/open/default](http://webpayments.uwe.ac.uk/open/default)

Tuition fee deposit: [webpayments.uwe.ac.uk/deposits](http://webpayments.uwe.ac.uk/deposits)

## Paying through MYUWE

Paying or setting up Direct Debits through MYUWE.

1. Sign into **MYUWE** using your UWE Bristol address and password.
2. Select 'Your info' from the navigation menu.
3. In 'Fees and payments', under 'Owed by you', you'll find a button to 'View details and pay online'
4. Login to **Web Payments** using your welcome ID or student number and date of birth, and agree to the terms and conditions.
5. Select the invoice you want to pay and amend the amount if needed then click 'Continue'. Double check that the details are correct and click 'Continue' again.
6. If the amount you wish to pay is not visible, you may pay on account using **webpayments.uwe.ac.uk/open** Login using your UWE Bristol Welcome ID/Student number and your date of birth confirming you accept the terms and conditions, then press 'Continue'. To pay on account, select 'Other Invoiced Payments' and enter the amount and click 'Continue'.
7. Enter an invoice number (if you have one) or alternatively what the payment is for. This box cannot be left blank. Click 'Continue'.
8. Check the amount and click 'Continue' this confirms that you have read, understood and accept the University's payment Terms and Conditions, and agree to your personal data being processed as described in the Privacy Notice.
9. Enter your address (this need to be the country that the payment is coming from) and email details. Please use your UWE Bristol email address when making payments as this will be the email address used for correspondence between yourself and the University. Once completed click 'Continue'.
10. Enter your card details and click 'continue' you may need to complete the required security section provided by your bank/card issuer.
11. Once the payment has been successful, a confirmation of payment will also be sent to the email address you provided during the payment process.
12. You can set up or edit a Direct Debit in MYUWE. In 'Your info', find the 'Fees and payments' box. Under 'Payment methods', you'll find a button to 'Set up or edit Direct Debit'.



All of the information in this guide is correct at time of printing (May 2025).

## For additional information

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 0117 32 85678

 [infopoint@uwe.ac.uk](mailto:infopoint@uwe.ac.uk)

 [uwe.ac.uk/students](http://uwe.ac.uk/students)

or visit an Information Point  
on your campus.

 @UWEBristol

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 UWE Bristol

 uwechina

 University of the  
West of England

 uwechina

 [uwebristol](https://www.soundcloud.com/uwebristol)