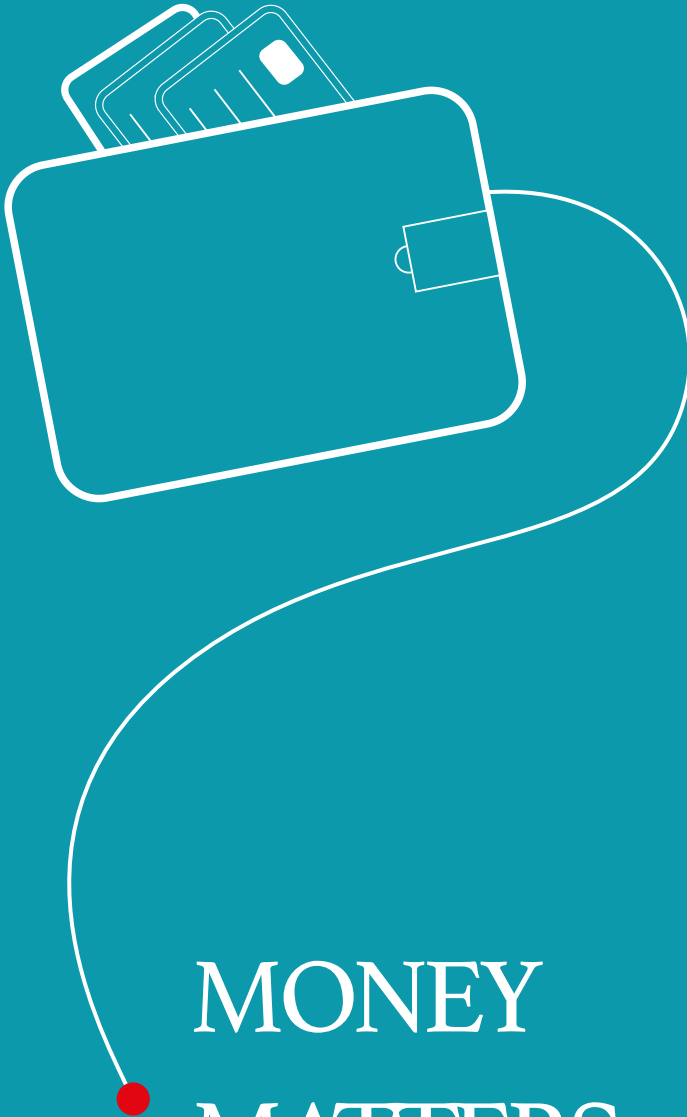




MONEY MATTERS

2026/2027



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. To pay your deposit please follow instructions provided in your offer letter. 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 after you've enrolled; 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

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 a payment plan (Please see page 6–8 for options).

How Does this work?

If your initial deposit is £5,500 and then you will need to make a final payment of £3,000. This makes the total paid before the enrolment closing date £8,500.

You will then be able to set up your payment plan for the balance of your tuition fee to be paid in instalments of 3 or 6 months. Payment is made or set up via the UWE Payment Portal. For more details visit pages 6 to 8 of this guide.

A note about Missed Payments

Sanctions will be applied should you fail to do the following:

- Make your minimum payment of £8,500.
- Register for the UWE Payment Portal and miss at least 2 instalments.
- Set up a payment plan and miss at least 2 instalments

You should take immediate action to pay the outstanding debt and set up an available payment plan. If you fail to act, your access to systems will be restricted, and where fees remain unpaid you will be at risk of withdrawal from your course.

UWE Bristol may then 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.

The UWE Payment Portal – Student Guide

From August 2026, UWE Bristol students will use the new UWE Payment Portal, powered by Flywire, to manage tuition fee and accommodation payments online. The portal provides a single, secure place to view your account, make payments, set up payment plans, and track your finances throughout your studies.

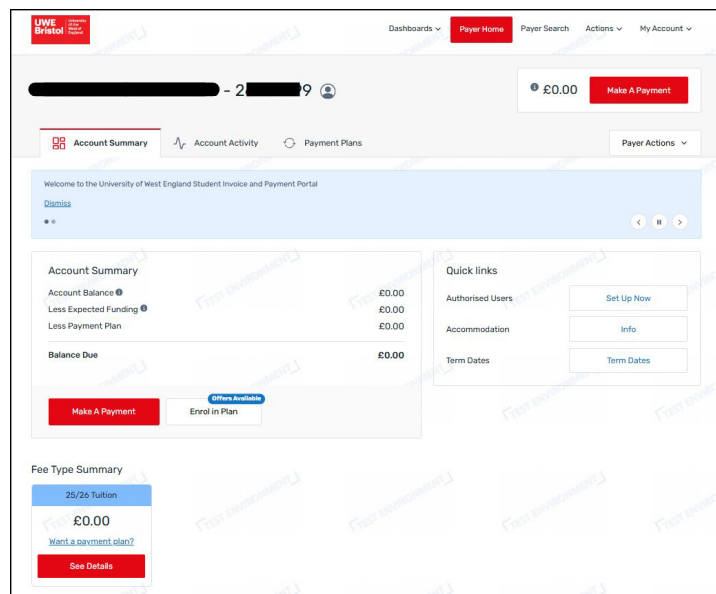
Designed with students in mind, the portal is mobile-friendly, easy to use, and gives you real-time access to your financial information whenever you need it. Whether you're paying from the UK or overseas, the UWE Payment Portal puts you in control of your payments and helps you stay on top of important deadlines.

With real-time account information, flexible payment options, downloadable statements, and automated reminders, it makes it easier to stay in control of your fees throughout your time at UWE Bristol.

What You Can Do In the Portal?

View Your Account Balance

Your dashboard provides a clear overview of any fees you owe, payments received, and your current account balance. Information is updated in real time, helping you understand exactly what is due and when.



Getting Started

1. Register, and log in to the [UWE Payment Portal](#) using your UWE Single Sign-On (SSO) credentials.
2. Review your account dashboard to see:
 - Outstanding balances
 - Upcoming payment dates
 - Available payment options
 - Active payment plans (if applicable)

Set Up a Payment Plan

If a payment plan is available for your fees:

1. Select the relevant fee item.
2. Review the payment plan options available to you.
3. Choose your preferred plan and activate it online.
4. Follow the prompts to complete the setup.

DIRECT DEBITS AND RECURRING CARD PAYMENTS ARE NO LONGER AVAILABLE

Once enrolled onto a plan, you'll be able to view all instalment dates and upcoming payments through the portal.

International Students

International students can:

- Pay in their local currency.
- Use international bank transfers or debit or credit cards.
- Track payments from initiation through to confirmation

UK Card Payments

Students paying by UK debit or credit card can securely save payment details and set up automatic card payments where available.

Download Statements

You can generate and download statements whenever required, including:

- By academic year
- By fee type
- Within a selected date range
- Full account activity history

These statements can be useful for personal records, sponsorship applications, or visa-related requirements.

The UWE Payment Portal – Student Guide (continued)

Stay Informed

The portal includes automatic notifications to help you manage your finances. You may receive reminders when:

- a payment is due
- payment is overdue
- an instalment has been missed

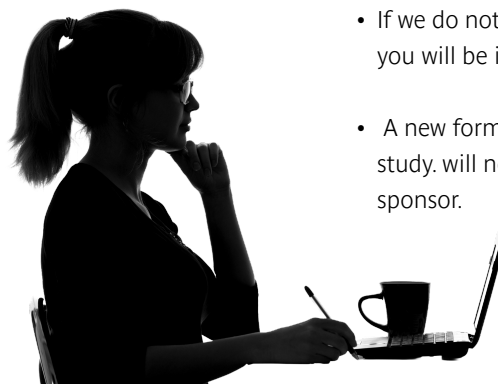
We will also send you important account updates.

Authorise Someone to Pay on Your Behalf

You can grant access to an authorised user, such as a parent, guardian, or family member, allowing them to make payments on your behalf. Sponsor arrangements remain unchanged and continue to follow UWE's existing processes.

Useful Things to Know

- You can access the portal anytime on a computer, tablet, or mobile phone.
- Payment plans can be activated online in just a few clicks.
- You can make payments towards future instalments before they become due.
- Students cannot cancel payment plans themselves; if your circumstances change, please contact UWE Finance Services for advice.



What happens if someone else is paying your fees?

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.

Your Sponsor 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.
- If we do not receive your completed form, you will be invoiced for the full fees.
- A new form for each year or module of study. will need to be completed by your sponsor.

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 they must be set up as an authorised user on the UWE Payment Portal.
- 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 6-8).
- 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 34).

- 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 2026/2027 can apply for a repayable loan of up to £13,206 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 £19,635 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. Termly payment plans will be available in the UWE Payment Portal (pages 6 to 8 of this guide). This will enable you to pay your instalments once you've received your loan payments.

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.

PGCE with Qualified Teacher Status Bursary

Specific payment plans may also be available for students who qualify for a bursary from the Department of Education. Contact credit control (page 34) for more details.

Paying your tuition fees

For invoicing purposes, you will be classed as Self-Funding, and will be required to register for the UWE Payment Portal where you can view your payment options.

To register and arrange payment of your fees please visit

[The UWE Payment Portal](#)

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 payment 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 submit your query to [My Student Life](#)

Full information on postgraduate loans can be viewed at 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.

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.

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

How to pay your fees

All payments are managed through the [UWE Payment Portal](#). Payments can be made in GBP (sterling) and international students can pay in their own currency. The University does not accept cash, nor take card payments over the phone. We also do not allow bank transfers directly into our bank account.

Online payment

Please see Fraud Warning statement on page 15.

The UWE Payment Portal (see pages 6 to 8) enables students to pay by credit/debit card online and set up their own payment plans. You should ensure that you are registered for access to the portal and set up your payment arrangement by the invoice due date.

Bank Transfers via Flywire

The University no longer accepts direct bank transfers for payment of Tuition Fees or Accommodation Fees. All bank transfer payments are made through the UWE Payment Portal

To pay in instalments, simply choose from the payment plans available to you.

Payments - UK Students

Students paying by UK debit or credit can securely save payment details and set up automatic card payments where available.

International Students

If you're an international student, you can set up your payment arrangement using international bank transfers or debit and credit cards.

You can also pay in your own currency and track your own payments.

How to pay your fees (continued)

Paying by Instalments

You can either pay your fees in full or choose from available options using the UWE Payment Portal. Self funding students can pay fees in 3 or 6 monthly instalments. If you are a September starter your instalments begin on 1st November. For January starters the instalments begin on 1st March. Payments should continue to be made on 1st of the month thereafter.

3 Instalment

Intake	1	2	3
September	November	December	January
January	March	April	May
April	June	July	August

6 Instalment

Intake	1	2	3	4	5	6
September	November	December	January	February	March	April
January	March	April	May	June	July	August
April	June	July	August	September	October	November

Remember:

You must make sure that you have enough money in your bank account at least the day before the payment date so that payment can be made or 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 or default on your payment plan 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 find that you are struggling with your payments, please contact Credit Control (see page 34) 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.

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, pay someone large sums of money in cash, 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 an authorised user - parent/guardian - through the UWE Payment Portal. The University does not accept payments from friends or distant family members on behalf of students.

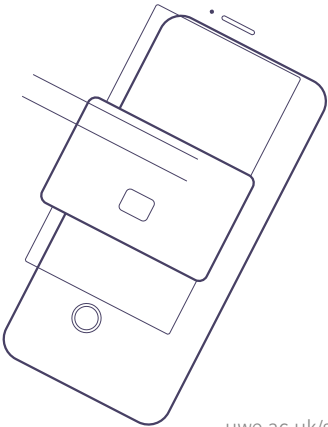
If you believe you have been victim to fraud contact financecompliance@uwe.ac.uk.

Making payments in any way other than the through the UWE Payment Portal 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 paying 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 through My Student Life and we will try to help you.

For further guidance please see uwe.ac.uk/life/money-and-finance/scams-and-fraud and ukcisa.org.uk/Information-Advice/Studyin-g-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 e.g. 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.

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 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. 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:

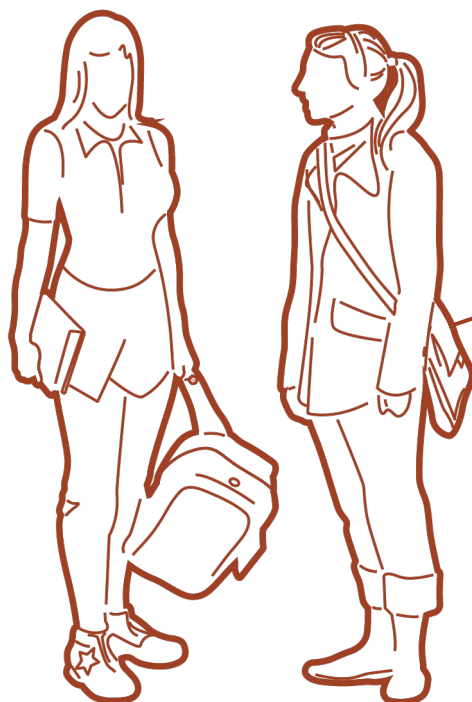
1. First of all, don't panic if you receive an invoice or reminder. Read the information carefully, as the answers to your questions are likely to be in the text.
2. If you do not think the invoice or reminder is correct, don't assume we know this. Use the contact information provided to find out. If 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 30) 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 34 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 if you are unable to pay your fees.



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 log into the UWE Payment Portal to update your details. This will ensure your payments are made on time. If you fail to do so, your option to pay by instalments could be withdrawn.

We will email all information to your UWE Bristol email account, so you must check this regularly. For essential financial services contacts, see page 34.

If you have a registered authorised user whose card and bank details have changed, these must be updated in the portal.

It is also your responsibility to ensure your authorised user payment details are correct. When you receive notice of an upcoming instalment you should confirm with the authorised user the payment will be made on time. Should there be a problem with the payment you should contact credit control.

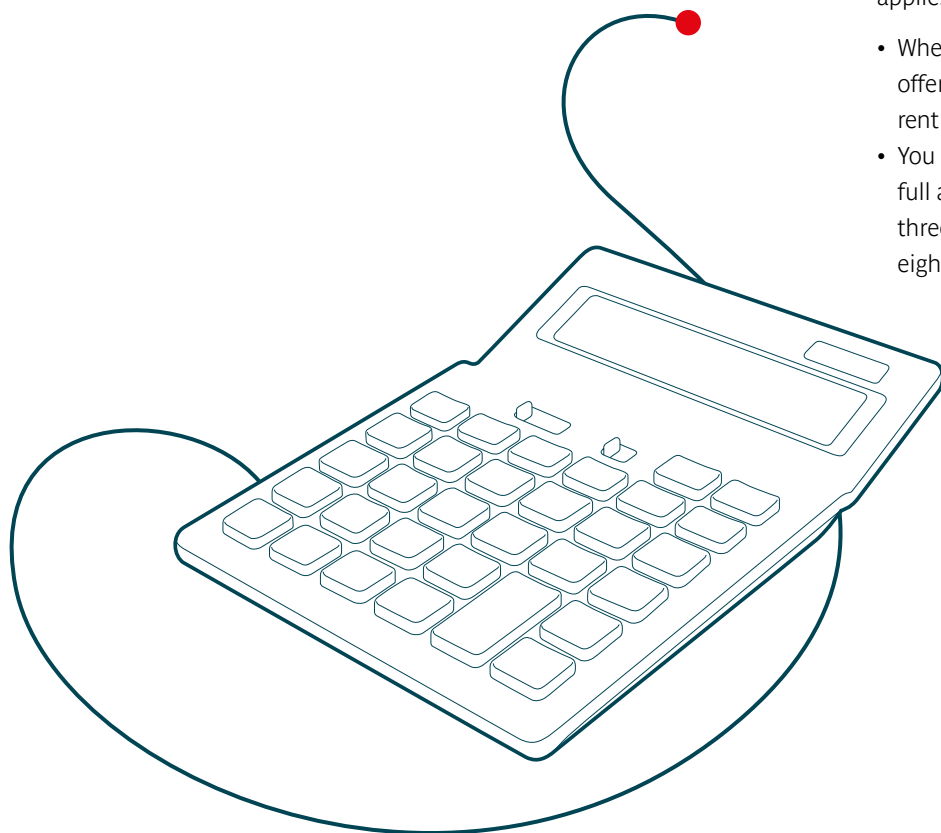
Additional module charges

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 £1,000, you can arrange to pay by instalments.

Who can I speak to about my module charge?

If you wish to discuss your module charge, you can submit a query via [My Student Life](#)



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 payment plan.

- If your Student Finance funding is paid termly, it is easier to manage your money by paying for your accommodation in three equal instalments. You can choose from available payment plans when you log in to the [UWE Payment Portal](#) (pages 6 to 8)
- Payments can be made by bank transfer or a registered credit/debit card through the UWE Payment Portal as per the table on page 22. Once you're registered with the Portal and selected a payment plan you will receive advance notices of when the instalment is due.

Termly payment plan in line with receipt of a Student Maintenance Loan

Intake	1 instalment	2 instalment	3 instalment
September (3)	1 October	1 February	1 May
January (2)		1 February	1 May

Monthly Payment Plan

Instalment Intake	1	2	3	4	5	6	7	8
September (8)	1 October	1 November	1 December	1 January	1 February	1 March	1 April	1 May
January (4)	1 February	1 March	1 April	1 May				

For more information about payment plans contact Accommodation Services at accommodation@uwe.ac.uk

If you choose to pay by instalments, you will need to register for the [UWE Payment Portal](#) (see pages 6-8). From there you can choose from available payment options that is best suited for you. If you are in receipt of Student Maintenance Loan a termly payment plan is available.

Other types of students (e.g. pre-sessional English and Erasmus students) will have their payment plans confirmed in their joining instructions. You will still need to register for the UWE Payment Portal.

For details on paying your licence fee, please refer to your licence or contact Accommodation Services (see page 34).

Additional charges

During your stay in UWE Bristol accommodation, you may incur additional charges for damages or offences. 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 via the UWE Payment Portal

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 total rent prior to you setting up the payment plan. 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 e.g. 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.

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 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 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 34).

If you are an international student and have paid a tuition fee deposit, this is only refundable based on exceptions listed in the [Refund Policy](#) pages. Students who have not paid an international tuition fee deposit have the right to cancel their contract (enrolment) with the University within 14 days of that contract. This applies to all students enrolling at the start of each academic session.

If you have not paid an international tuition fee deposit 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 enrolment.
- 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 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 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
Tel: 0117 32 83800

Refunds

If you are due a refund, you will need to submit your query to [My Student Life](#). 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 10 working day 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 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

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	
Total income per month		Total expenditure per month	
Total income – total expenditure = monthly excess or shortfall			

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](#) 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.

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

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.

Student Support Fund–Opens 14 September 2026

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 14 September 2026. If you require the application form in a different format, please email 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 2027 and the exact date is published on UWE Bristol website in May 2027. 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 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 14th 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 2027 and the exact date is published on UWE Bristol website in May 2027. 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 2026 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 £2,500 per placement. 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. 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

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

Income Operations

For any queries regarding your fee payments please submit a question via [My Student Life](#)

Credit Control

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

Email: 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

Accommodation Services

For questions about your UWE Bristol accommodation

Tel: 0117 32 83601

Email: accommodation@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

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

2. UWE Bristol Funds Team For questions relating to UWE Bristol funds and short-term loans **Email:** sms@uwe.ac.uk

3. UWE Bristol Bursary Team For questions relating to bursary allocation and payment dates **Email:** uwe.bursary@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

International Office

For any international fee queries.

Email: 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

Disability Services

For queries and advice on disabilities.

Email: 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

Wellbeing Service

For counselling, mental health and personal development needs

Tel: 0117 32 86268

Email: 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

Useful resources

UWE Bristol ways to pay

uwe.ac.uk/about/services/finance-services/ways-to-pay

Blackbullion

blackbullion.com

Citizens Advice Bureau

citizensadvice.org.uk

Direct Gov

gov.uk/student-finance

Education and Skills Funding Agency

gov.uk/government/organisations/education-and-skills-funding-agency

MYUWE guidance

uwe.ac.uk/myuwe-guidance/your-info

National Association of Student Money Advisers

nasma.org.uk

Student Awards Agency Scotland

saas.gov.uk

Student Finance England

gov.uk/student-finance

Student Finance Northern Ireland

studentfinancenir.co.uk

Student Finance England – Postgraduate Loans

gov.uk/funding-for-postgraduate-study

Student Finance Wales

studentfinancewales.co.uk

UWE Bristol Web payments

webpayments.uwe.ac.uk/open/default

Tuition fee deposit: webpayments.uwe.ac.uk/deposits

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All of the information in this guide is correct
at time of printing (July 2026).

For additional information



0117 32 85678



infopoint@uwe.ac.uk



uwe.ac.uk/students

or visit an Information Point
on your campus.



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