

02: Payment of fees

Academic year – 2020/21

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Income Group(s):	Home and European Union Offshore International
Related Documents:	TFP2021 – Tuition Fee Policy SDP2021 – Student Debt Policy FWP2021 – Fee Waiver Policy 01 – Deposits, Scholarships, Discounts and Bursaries 03 – Student Finance Funded Students 03a – Postgraduate Loans 03b – NHS 04 – International Students 05 – Studying Away from The University 06 – Additional Charges 07 – Additional Modules and Retake Charges 08 –Withdrawal from The University
Further Information:	www.uwe.ac.uk/money Money Matters Booklet (available September 2019)

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Introduction

The University issues much of the following information in its 'Money Matters' booklet available in advance of the academic year. Money matters also covers additional financial issues and includes many useful tips for managing money. The information contained in this document supports the tuition fee policy in laying out the approved and appropriate methods for payment of fees to the University.

Making payment

Full or partial contribution to fees

Full or partial contribution to fees can be paid by one or more of the methods below:

- As part of the online registration process via myUWE (eligible students only), further information about online registration is available at:
<http://info.uwe.ac.uk/myuwe/guidance/registration/eligibility.asp>
- By instalment by direct debit (see below)
- By credit / debit card (see below)
- GBP (£) Sterling bankers' draft
- International Funds Transfer (see below)
- Cash GBP (£) only (in exceptional cases only and if no other payment method is available), please contact the income office in advance of payment. Cash must not be sent by post
- By sending us a completed 'Authority to Invoice' form (available at www.uwe.ac.uk/money) to enable us to invoice a sponsor. Students will be liable for their fee until this form has been received.

If arrangements to pay tuition fees are not made by the student at the point of registration, the University will subsequently make every effort to remind students that fees are due by e-mail. **However, these are reminders only and students are contractually responsible for paying fees on time whether e-mails are received or not.**

If a registered student fails to make arrangements to pay the fees during the registration period, they will be invoiced for the fees for their course.

Defaults on payment are treated seriously and may lead to a student being in debt to the University this will lead to sanctions being taken against the student. See Annex 09 Debt, for further information.

Payment by instalment (direct debit)

The University has in place a payment plan that allows students to spread their fee charge over a number of months. Payment by instalment is not directly tied to the liability periods

(see Annex 08 Liability Dates). The payment plan is available in detail at www.uwe.ac.uk/money

In order to pay by instalment, a student must have a UK bank account capable of processing direct debits (usually a current account, not a savings account).

Students liable for tuition fees in excess of £250 may choose to pay their fees in instalments by Direct Debit.

If a deposit is required (see Annex 01, Deposits, Scholarships Discounts and Bursaries for further details), payment by instalment is available on the remaining balance after the deposit has been paid.

In the exceptional event that a student is delayed in completing the direct debit mandate, the payment plan will be amended to meet the remaining instalment dates and the end date is **NOT** extended to compensate. For example:

- All tuition fees must be paid on or before the 1st April for September start students
- All tuition fees must be paid on or before the 1st August for January start students
- All tuition fees must be paid on or before the 1st November for April start students

Therefore, a student starting in September and completing a Direct Debit mandate in March will be liable to pay their full fees in one instalment on the 1st April.

The University will consider requests to amend an individual students' payment plan in exceptional circumstances and only if such consideration is requested.

Students should make every effort to ensure they inform the University of any difficulties they have in meeting their payment obligations at the earliest opportunity.

The standard instalment options are six consecutive monthly instalments or 3 consecutive monthly instalments (due on the first day of each month or the next working day thereafter in cases where the 1st is a weekend or bank holiday)

For courses starting in	First payment	Last payment
September	1 st November	1 st April
October	1 st December	1 st May
November	1 st January	1 st June
December	1 st February	1 st July
January	1 st March	1 st August
February	1 st April	1 st September
March	1 st May	1 st October
April	1 st June	1 st November

May	1 st July	1 st December
June	1 st August	1 st January
July	1 st September	1 st February
August	1 st October	1 st March

Students will receive written confirmation from the University of the direct debit instalment dates at least ten working days before the first payment is due.

Students in receipt of Postgraduate Loans are able to pay tuition fees in three termly instalments, see Annex 03a, Postgraduate Loans for details.

Instalment options are not available to third party sponsors such as employers, government/embassy sponsors or other organisations.

Family members are not considered third party sponsors by the University and may pay in instalments by direct debit.

Failed direct debits

If a student knows in advance that a direct debit instalment will fail, it is essential that they contact the Income Office immediately in person (Income Office room 2D23, Frenchay Campus), by telephone 0117 3287888, or e-mail cash.office@uwe.ac.uk . See also Section 7 Debt.

In the event of a failed or stopped direct debit, the option of payment by instalment will cease and all outstanding fees will be due immediately. ***A bank may also charge a fee in the event of a failed direct debit.***

The University does not issue reminders for individual instalments.

On an exceptional basis, where extenuating circumstances have been demonstrated, Financial Services may approve an individual payment plan with a student.

If an international student is requesting an individual payment plan, then approval is needed from both the Points Based System Team and Finance Services.

If the terms of an exceptional payment plan are not met, the payment plan ceases, and any outstanding balance of fees is due immediately.

Students must discuss any requests for non-standard payment of fees with a relevant member of staff who can submit the relevant information to the Head of Financial Services.

Students in exceptional financial difficulty may also contact a UWE Money Advisor or the funds team in the Student Money Service (SMS).

Payments by debit/credit card

Eligible students can pay by debit / credit card as part of the online registration process. Students not eligible to register fully online may still pay online by debit/credit card by going to <https://www.webpayments.uwe.ac.uk>.

International funds transfer

International students may pay using the online International funds transfer facility. Please contact the Income Office for details (Income Office room 2D23, Frenchay Campus), by telephone 0117 3287888, or e-mail cash.office@uwe.ac.uk .

If you experience difficulty paying by any method outlined, you must contact the Income Office immediately in person (Income Office room 2D23, Frenchay Campus), by telephone 0117 3287888, or e-mail cash.office@uwe.ac.uk .

Pending or delayed support from student finance (home and EU undergraduate students only)

Students waiting for support from Student Finance are required to arrange for the payment of their fees at registration or immediately thereafter. Students in this position will be required to provide evidence that they have applied for funding from Student Finance.

In the event of serious delays, students may, at the discretion of the University, arrange a six-monthly direct debit with a start date delayed by 4 months; this will allow Student Finance sufficient time to process applications.

For courses starting in	Delayed payment commences
September	January
October	February
November	March
December	April
January	May
February	June
March	July
April	August
May	September
June	October
July	November
August	December

After the receipt of payment from the SLC, any payment made by the student will be refunded.

Delayed Funding (SLC)

The University has in place a delayed funding process to support students while issues with delayed funding are resolved.

Stage 1

Start of academic year until the end of the registration period, all students experiencing delays with their funding applications, for whatever reason will be included in stage 1. At the end of stage 1, only students meeting the criteria for stage 2 will remain in the delayed funding process, all other students will be invoiced.

Stage 2

End of registration period to the end of liability period 1 – only students where applications were made on time and all requirements of the application process were met by the student as verified by the SLC will remain in the delayed funding process. At the end of Stage 2, students will be invoiced unless the University is made aware of exceptional, significant and ongoing difficulties.

Pending or delayed support from student finance (students in receipt of postgraduate loans only)

The postgraduate loan is designated as contributory support; students waiting for support from Student Finance are required to arrange for the payment of their fees. Students will be invoiced directly. See Annex 03a, Postgraduate Loans.

Federal loans

The University supports the application and payment process for federal loans (applicable to students from the USA). Students in receipt of federal loans will be known to the University in advance of registration. It is recommended however, that students in receipt of federal loans make their source of funding known at registration.

Non-UK government sponsorship arrangements

The University supports the application and payment processes for students in receipt of funding from government sponsors. It is recommended that students in receipt of government sponsorship make themselves known through the registration process; the University will ensure all necessary procedures are then followed to release payment of funds.

Alternative student finance providers for home/EU undergraduate students

There are a number of alternative funding providers that home/EU undergraduate students can use to fund courses at the University. Where these providers pay the funds directly to the student the University will invoice the student. Some providers may be able to arrange to make payment of tuition fees directly to the University. In these cases, the University will take the necessary steps to facilitate this. In all cases, students are liable for the tuition fees if payment from the chosen provider is not forthcoming for whatever reason.