

STUDENT FEES POLICY

Self-Funded Students

Applicable to Tuition fees due for the 2024/25 Academic Year

1. INTRODUCTION

- 1.1 Bournemouth University (BU) is committed to a fair and transparent policy in respect of fees and any additional charges made to a student at Bournemouth University (whether they study at Bournemouth University or a Partner provider).
- 1.2 The University will use reasonable efforts to provide students and, where applicable, the student's sponsor(s) (an organisation or employer who is funding the student) with prompt notification of any fees or charges due to the University, along with details of the arrangements for payment.
- 1.3 Students retain responsibility for the payment of their fees, even if they are sponsored by a third party. The only exception is for students on programmes that have been directly commissioned by a third party (e.g., some nursing programmes).
- 1.4 Defaults on payment are treated seriously and may lead to a student being withdrawn from the University due to non-payment. (See section 7)
- 1.5 **This policy deals, mainly, with undergraduate and postgraduate tuition fees and any reference to fees in this document will relate to such tuition fees.** Information about tuition fees and additional charges is issued to students with their offer letter. Information for all programmes is also available on request from the Future Students Enquiry Team who can be contacted on 01202 961916 or by email at <u>futurestudents@bournemouth.ac.uk</u> (for prospective students) and the askBU Students Service Team who can be contacted on 01202 969696 or by email at <u>askBU@bournemouth.ac.uk</u> (for current students).
- 1.6 It is important that students keep their contact details up to date, as this will allow the University to communicate with them promptly on important matters, including matters related to tuition fees.
- 1.7 The University reviews its fees and its fees policy annually. These are set at least one year in advance and are available on the University website. Only members of the University's Finance Team are authorised to provide information about tuition fees. Any information provided by un-authorised staff will be advisory only.
- 1.8 The upper limit an institution may charge undergraduate full-time UK students for their tuition fee is currently set by the UK Government. All other fees are set by the University.
- 1.9 "UK Student Finance" is defined for the purposes of this policy as "Student Finance England, Wales, Northern Ireland" and "Student Awards Agency Scotland" collectively. **This Fees Policy is specifically for any students other than undergraduates using loans from UK Student Finance to pay for their tuition.** Any undergraduate students using UK Student Finance should refer to the relevant policy; "Students Funded for Undergraduate courses by Student Finance England, Wales, Northern Ireland and Student Awards Agency Scotland" <u>www.bournemouth.ac.uk/students/help-advice/important-information</u>
- 1.10 EU students who began undertaking undergraduate study prior to 1 August 2021 and lasting one or more academic year, may defer payment of tuition fees by taking a tuition fee loan from UK Student Finance in accordance with published guidelines.
- 1.11 EU students who began undertaking undergraduate study after the 1 August 2021 will not be eligible for a tuition fee loan.
- 1.12 Sanctions, embargos, and restrictions set by the UK Government may affect your ability to transfer money to the UK. For details refer to https://www.gov.uk/guidance/sanctions-embargoes-and-restrictions. This may include the prohibition of money transfers to the UK from Sanctioned countries , please refer to https://www.gov.uk/government/collections/financial-sanctions-regime-specific-consolidated-lists-and-releases for an up-to-date list of countries affected by financial sanctions.

2. **PAYMENT METHODS**

- 2.1 Students can pay their tuition fees by:
 - 2.1.1 debit or credit card,
 - 2.1.2 our authorised online payment platform(s) (e.g., Flywire); and/or

2.1.3 bank transfer.

- 2.2 The University will not levy a transaction charge for payment of fees by debit or credit card. Students should ensure that sufficient funds are available before instructing the University to process the payment/s. Bank transfers may incur a fee at the student's bank (or that bank's intermediary bank) and these are payable by the student.
- 2.3 Where a debit or credit is used, the student can set up a recurring payment to facilitate the payment of future instalments. This is done as part of the 'Online Registration and Payment' process.
- 2.4 Where other payment methods are used, students will receive an 'call for payment' instruction from the University's Finance Team before the due date for each instalment.

3. **PAYMENTS BY INSTALMENT**

3.1 Self-funded Undergraduate students (UK and non-UK):

- 3.1.1 Tuition fees are incurred annually, and payment terms are:
- 3.1.1.1 The first instalment is for 50% of the fee (after any scholarships or discounts have been applied). **This must be paid in full on or before the course start date for each academic year.**
- 3.1.1.2 the remaining balance must be paid **within four calendar months** of the due date of the first instalment.

3.2 Self-funded Postgraduate Taught and Postgraduate Research Students:

- 3.2.1 **Students from the UK**; Tuition fees are incurred annually, and payment terms are:
- 3.2.1.1 A first instalment equal to 1% of the fee (after any scholarships or discounts have been applied) **must** be paid in full on or before the course start date for each academic year,
- 3.2.1.2 A second instalment equal to 33% of the fee (after any scholarships or discounts have been applied) **must be paid in full within two weeks of the course start date,**
- 3.2.1.3 A third instalment equal to 33% of the fee (after any scholarships or discounts have been applied) **must be paid in full within three calendar months of the due date of the first instalment**; and
- 3.2.1.4 the remaining balance **must be paid in full within six calendar months of the due date of the first instalment**.
- 3.2.2 The option to pay by four instalments is to align the University's tuition fee instalment dates with UK Student Finance payment profiles for Postgraduate Masters or Postgraduate Doctoral Loans.
- 3.2.3 **Students not from the UK**; Tuition fees are incurred annually, and payment terms are:
- 3.2.3.1 A deposit (or first instalment) of £5,000 **must be paid in full as per the applicant's offer letter** (except for sponsored students, see 4.7),
- 3.2.3.2 A second instalment equal to 50% of the fee (after any deposit, scholarships or discounts have been applied) **must be paid in full on or before the course start date for each academic year**,
- 3.2.3.3 the remaining balance **must be paid in full within three calendar months of the due date of the second instalment.**
 - 3.3 The exact due date will be dependent on the course, and the student will be advised of the relevant date for their course during the 'Online Registration and Payment' process.
 - 3.4 On an exceptional basis, the University may offer an extended payment plan to a student. Any exceptions must be approved by BU's Finance Director, or delegated representative.

3.5 Where any payments are not made by the agreed due date then the student will enter debt management, as described in Sections 8 and 9 below, and will be withdrawn from the programme if the debt remains unpaid.

4. DEPOSITS FOR POSTGRADUATE APPLICANTS

- 4.1 The University requires postgraduate applicants not from the UK, both Taught and Research applicants, to pay a tuition fee deposit as prescribed in 3.2.3.
- 4.2 The payment of a deposit supports the student's visa application by providing evidence on their Certificate of Acceptance of Study (CAS) that a part payment has been paid towards the tuition fee.
- 4.3 The deposit will be non-refundable except in the following circumstances:
 - 4.3.1 an applicant fails to meet their academic or English language conditions of offer; and/or
 - 4.3.2 an applicant is refused a visa to enter or remain in the UK **provided that** the reason for refusal is not due to a fraudulent application and the applicant provides a copy of their refusal letter from UK Visas and Immigration; or
 - 4.3.3 the University is unable to provide the programme originally accepted by the applicant and the applicant does not want to take up a place on any alternative programme offered by the University; or
 - 4.3.4 an applicant cancels their contract within 14 days of notifying the University they have accepted their offer (see Section 7: Cancellation, withdrawal, suspension, or other interruption of studies); or
 - 4.3.5 an applicant is, or reasonably anticipates they will be, unable to physically commence study at BU when they need to due to travel restrictions or visa processing delays imposed by either:
 - 4.3.5.1 the government of the UK; or
 - 4.3.5.2 the government of the country from which they travel to BU.
 - 4.3.6 the applicant must, on request, promptly provide us with evidence of the relevant government's travel restrictions or visa processing delays to show they were, or reasonably anticipated they would be, unable to travel to BU in time to physically commence study when they needed to. The applicant should keep copies of relevant information.
 - 4.3.7 If there are exceptional circumstances that prevent the applicant from attending their programme, the deposit may be refunded at the discretion of the University's Finance Director and/or their delegated officer. Please note the applicant will be required to provide appropriate documentary evidence from an independent source to confirm the circumstances. Examples could include serious illness or family bereavement.
- 4.4 The deposit **must be paid by the date referred to in the offer letter.**
- 4.5 It may be possible, at the University's discretion, for the applicant to defer their application by one academic cycle and not forfeit their deposit payment. After one academic cycle, the applicant will forfeit their deposit. One academic cycle means the next point of entry which can be less than a year from the point of entry for which the deposit was paid. The course fee may increase from one academic cycle to the next and so the applicant may be liable for a higher course fee.
- 4.6 The next instalment of the fee **will become due on the course start date,** see Section 3: Payment by Instalment.
- 4.7 Should the applicant have an official sponsorship arrangement in writing (official letter or Purchase Order to Bournemouth University) that their Government, Registered Company, or Organisation are paying the fees in full, the deposit of £5,000 will not be required. The applicant must submit this document to Bournemouth University upon accepting the offer.

5. FEE FOR APPLICANTS WITH REFUGEE STATUS

5.1 Students with refugee status will normally be charged the fee level appropriate to their country of origin until such time as the formal right to domicile in the UK is granted by the Home Secretary. Where a change of fee status occurs part way through the academic year, the revised fee will be applied as from the following academic year. Students will not be entitled to a fee refund where their refugee status changes part way through the academic year.

6. SCHOLARSHIPS, DISCOUNTS AND PLACEMENTS

- 6.1 A 5% early payment discount is available to students who began their course prior to 31 July 2020 (other than UK/EU, Channel Island, or Isle of Man undergraduates) who pay the full fee due to the University within 7 days of enrolment. This 5% discount is not available to any student, or their sponsor, who began their course from 1 August 2020 onwards.
- 6.2 A 20% 'loyalty' discount is available for Bournemouth University graduates (first degree or above) on the published fee for all year/s of any further programme(s). Please note that repeat units and Foundation degrees are excluded from the 'loyalty' discount scheme.
- 6.3 A 25% discount (10% for Bournemouth University International College affiliated staff) is available to students who are members of staff employed directly by Bournemouth University (or its Associate Partner Colleges and SUBU) on a permanent basis. A letter of validation (confirming employment status) will be required from the appropriate Human Resources Department. Where a programme lasts more than one academic year, these discounts are applicable for subsequent years subject to the student still being employed by the University (or its Associate Partner College).
- 6.4 A 20% staff family discount is available for any student who has an immediate family member (defined in section 6.6] below) working directly for Bournemouth University. The staff member must be a permanent member of staff having worked (full or part-time) for Bournemouth University for at least one calendar year prior to the award of the discount. Where a programme lasts more than one academic year, this 20% discount is applicable for all years but will cease to apply if the family member leaves the employment of Bournemouth University.
- 6.5 A 10% student family discount is available (for each year of study) for any student who has an immediate family member (defined in section 6.6 below) who is currently studying at Bournemouth University or has graduated from Bournemouth University.
- 6.6 For the purposes of section 6.4 and 6.5, an immediate family member means the student's:
 - 6.6.1 Brothers or sisters,
 - 6.6.2 Stepbrothers or stepsisters,
 - 6.6.3 Children or stepchildren,
 - 6.6.4 Husband, wife, or civil partner,
 - 6.6.5 Parent or stepparent; or
 - 6.6.6 Grandparents or step grandparents, or grandchildren.
- 6.7 Any claims for discounts will require appropriate evidence, such as (but not limited to):
 - 6.7.1 Birth certificate(s)
 - 6.7.2 Marriage certificate(s)
 - 6.7.3 Civil partnership certificate(s)
- 6.8 A student may be eligible for one or more of the above discounts in any one academic year. However, the maximum discount available to a student in any one academic year will not exceed 20% (or 25% if that student is also a member of staff entitled to a discount under section 6.3).
- 6.9 The discounts referred to above shall only apply if the student qualifies for the discount on the course start date for the respective academic year.
- 6.10 Discounts will be applied annually for each complete year of study (i.e., a course which is 15 months in duration will be awarded one year's discount).

- 6.11 Discounts are subject to normal academic progression (i.e., a discount would not apply where a student must repeat some, or all, of their programme).
- 6.12 Full details of all scholarships and discounts are provided on our Fees and Funding web pages at: www.bournemouth.ac.uk/scholarships
- 6.13
- 6.14 A student who undertakes a placement as part of their BU course may be eligible for a reduction in tuition fees for that year. More information about placements and placement year funding can be found at: www.bournemouth.ac.uk/students/help-advice/financial-support/placement-year-funding

7. CANCELLATION, WITHDRAWAL, SUSPENSION OR OTHER INTERRUPTION OF STUDIES

- 7.1 Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, students have the right to change their minds and cancel within 14 days of accepting their offer from the University or registering for their programme. Students must inform the University if they want to cancel during this period.
- 7.2 If a student cancels within 14 days of accepting their offer, the University must refund in full any fees or deposits that the student has paid. If the student has paid fees or a deposit, the University will ask the student to complete the Refund Claim Form www.bournemouth.ac.uk/students/help-advice/important-information
- 7.3 If a student cancels within 14 days of registering for their programme, the University will not refund any deposit that the student has paid (unless exceptional circumstances apply, see section 4.3.7 above) but will refund any other tuition fees that the student has paid. If the student has paid any other tuition fees, the University will ask the student to complete the Refund Claim Form (see 7.2 to access the form).
- 7.4 The University allows students to withdraw from their studies after the 14-day period described above has ended, and before the course start date of their programme. Students should refer to the University's withdrawal process in such circumstances **{LINK}**. The University will not refund any deposit that the student has paid unless exceptional circumstances apply (see section 4.3.7 above). If the student has paid fees, the University will ask the student to complete the Refund Claim Form (see 7.2 to access the form).
- 7.5 Students who wish to withdraw after the course start date of their programme must inform the University in writing. Any student considering such action should refer to the advice at: www.bournemouth.ac.uk/students/help-advice/looking-support/thinking-interrupting-your-studies-or-leaving-bu. The official withdrawal date will be recorded as the date on which the written notification was received by the University from the student. For students who are withdrawn or suspended by the University, the official withdrawal or suspension date will be the date on which the University reached its decision to withdraw or suspend the student.
- 7.6 Students who wish to put their studies on hold after the official start date of programme must inform the University in writing. Any student considering such action should refer to the advice at: www.bournemouth.ac.uk/students/help-advice/looking-support/thinking-interrupting-your-studies-or-leaving-bu
- 7.7 Where a student has withdrawn from or interrupted their studies part way through an academic year, or been withdrawn or suspended by the University, the University will adjust the student's liability for tuition fees on the University records for that student.
- 7.8 For students who withdraw from or interrupt their studies once the programme has started, or are withdrawn or suspended by the University, the University will refund fees as set out in **the table in Section 7.11 below from the official cancellation, withdrawal, suspension, or interruption date**.
- 7.9 Where the student interrupts their studies or is suspended but returns the following academic year, the University will deduct any fees that were paid for the interrupted/suspended year's study from the following year's fees.
- 7.10 To ensure the correct amounts are refunded and for compliance with anti-money laundering rules, the University needs certain information from a student before refunding fees, as set out in the Refund Claim

Form (see 7.2 to access the form). Students should complete and submit this form as soon as possible, preferably within 60 days of the official cancellation/withdrawal/interruption/suspension date. The University will refund as soon as is practicable, considering the need to verify the details given by the student.

7.11 The refund due to students undertaking study lasting for one or more academic years shall be calculated in accordance with the following table:

Start	Academic Year	Withdrawal/Interruption/Suspension Dates	Liability*	Refund**
Autumn	2024/25	First 14 calendar days from official start date	0%	100%
		From calendar day 15 of start date until 31 December 2024	25%	75%
(Sep & Oct)		1 January until 31 March 2025	50%	50%
		On or after 1April 2025	100%	0%
Winter	2024/25	First 14 calendar days from official start date	0%	100%
(Jan & Feb)		From calendar day 15 of start date until 31 March 2025	25%	75%
		1 April until 30 June 2025	50%	50%
		On or after 1 July 2025	100%	0%
Other	2024/25	1 - 14 calendar days	0%	100%
Start Dates		15 - 90 calendar days	25%	75%
(Aug, Nov, Dec, Mar, Apr, May, Jun & Jul)		91 - 180 calendar days	50%	50%
		181 calendar days or more	100%	0%

* Student liability in percentage terms of full fee.

** This is the maximum potential refund that will be given; the actual refund will depend on how much has been paid. Deposits will not be refunded other than in exceptional circumstances (as detailed in section 4.3 above).

- 7.12 For students who return from interruption, or suspension, the University will calculate fees due based on the liability due to the University (as shown under the "Liability" column in the table set out in section 7.11) and fees paid by the student within the interrupted academic year and the returning year. The total fees due over the two periods will not exceed the published programme fee based on the year of entry.
- 7.13 For students who are in receipt of funding support under the U.S. William D. Ford Federal Direct Loan Program, both the University and the student may have responsibility for returning funds to the U.S. Direct Loan Program. Please see the Bournemouth University Return of Title IV (R2T4) Policy www.bournemouth.ac.uk/study/international/bu-your-country/united-states-america/funding-supportus-students
- 7.14 Any tuition fee refunds will normally be made to the original source of those tuition fees.

8. NON-PAYMENT OF FEES

- 8.1 If a student fails to pay their fees, or fails to agree to a repayment plan, in line with this Policy, the University will take steps to recover the debt in line with the University's Student Tuition Fee Payment Management: Policy & Process (www.bournemouth.ac.uk/students/help-advice/important-information)
- 8.2 The following steps may be applied if payment is not made:
 - 8.2.1 the University will withdraw the student from their programme,

- 8.2.2 the student will not be permitted to re-enrol unless the overdue fees are fully paid before the start of re-enrolment,
- 8.2.3 the student will not be issued with a final degree certificate, although this does not affect the validity of any degree award. Where a student is withdrawn before completion of the degree course, they may be eligible for an interim award (such as a Cert HE or a PG Dip); and
- 8.2.4 where the student has been issued with a visa sponsored by the University, the University will inform UK Visa and Immigration.
- 8.2.5 The University may also refer tuition fee debt to external solicitors and/or debt collection agents to pursue the recovery of monies owed.
- 8.3 The University will seek to be sympathetic to, and understanding of, each student's financial circumstances. A student experiencing financial difficulties in relation to tuition fee debt should inform the University's Finance helpline on 01202 961600 or email <u>fees@bournemouth.ac.uk</u> at the earliest opportunity.
- 8.4 Information on financial support that may be available to students suffering financial hardship can be found at<u>www.bournemouth.ac.uk/students/help-advice/financial-support</u>. Students can also visit the askBU Students Service Team at Poole House, Fern Barrow, Talbot Campus, Bournemouth, BH12 5BB, telephone the askBU Students Service Team on 01202 969696 or email <u>askBU@bournemouth.ac.uk</u> for further information.
- 8.5 Students requiring advice on how to manage their debts can obtain free, confidential, and independent advice from SUBU Advice. They can be contacted on 01202 965779 or by email at subuadvice@bournemouth.ac.uk.
- 8.6 Only the University's Finance Team are authorised to vary fees or agree payment schedules on behalf of the University. Academic tutors and other employees of the University are not able to make such variations.
- 8.7 Students with outstanding tuition fees owing to the University will not be entitled to any payment in relation to any bursary or scholarship administered by the University unless a repayment plan that is acceptable to the University is in place.

9. RIGHTS TO DISPUTE FEES OR TO APPEAL AGAINST WITHDRAWAL FOR NON-PAYMENT OF TUITION FEES

- 9.1 A student who disputes the tuition fee the University has applied should contact the University's Finance helpline as soon as possible by email to fees@bournemouth.ac.uk. If the dispute cannot be resolved, the student may make a complaint under the Students Complaint Policy and Procedure (<u>www.bournemouth.ac.uk/students/help-advice/looking-support/making-complaint</u>) Debt recovery action will not be pursued, and the sanctions referred to above will not be applied whilst an appeal about an outstanding debt is in progress.
- 9.2 The University's process for a student to appeal its decision to withdraw a student for non-payment of fees is set out in the University's Student Tuition Fee Payment Management: Policy & Process.