

# **STUDENT FEES POLICY**

# **Self-Funded Students**

Applicable to Tuition fees due for the 2025/26 Academic Year

# 1. INTRODUCTION

- 1.1 This Fees Policy is specifically for all 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". (see s.10 - Useful links). "UK Student Finance" is defined for the purposes of this policy as "Student Finance England, Wales, Northern Ireland" and "Student Awards Agency Scotland" collectively. EU students are not now eligible for a tuition fee loan.
- 1.2 This policy deals, principally, 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 any additional charges is issued to students with their offer letter. Financial 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 futurestudents@bournemouth.ac.uk (for prospective students) and the askBU Students Service Team
- 1.3 Bournemouth University (the University or BU) is committed to a fair and transparent policy in respect of fees and any additional charges made to a student at BU (whether they study at BU or a Partner provider).
- 1.4 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.
- 1.5 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).
- 1.6 Defaults on payment are treated seriously and may lead to a student being withdrawn from the University due to non-payment. (See sections 7 and 8)
- 1.7 who can be contacted on 01202 969696 or by email at **<u>askBU@bournemouth.ac.uk</u>** (for current students).
- 1.8 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.
- 1.9 The University reviews its fees and its fees policies 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.
- 1.10 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 and additional charges are set by the University.
- 1.11 Sanctions, embargos, and restrictions set by the UK Government may affect your ability to transfer money to the UK (see s.10 Useful links).
- 1.12 Any exceptions to this policy must be approved by BU's Finance Director or authorised representative. Such exceptions will need appropriate supporting documentary evidence from the applicant.

# 2. **PAYMENT METHODS**

- 2.1 Students can pay their tuition fees and any additional charges 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 – Home fee status:

- 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 – Home fee status:

- 3.2.1 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**.

# 3.3 Self-funded Undergraduate students – Overseas fee status:

- 3.3.1 Tuition fees are incurred annually, and payment terms for the first academic year are:
- 3.3.1.1 For students from Nigeria, Ghana, India, Pakistan and Bangladesh who apply on or before 29<sup>th</sup> January 2025 and for all overseas students who apply from and including 30<sup>th</sup> January 2025 onwards, a deposit of £5,000 **must be paid in full as per the applicant's offer letter** (except for sponsored students, see 4.9).
- 3.3.1.2 A first 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 the academic year**,
- 3.3.1.3 the remaining balance **must be paid in full within three calendar months of the due date of the first instalment.**
- 3.3.2 Payment terms for subsequent years are:
- 3.3.2.1 A first instalment equal to 50% of the fee (after any scholarships or discounts have been applied) **must be paid in full on or before the course start date for the academic year**,
- 3.3.2.2 the remaining balance **must be paid in full within three calendar months of the due date of the first instalment.**

# 3.4 Self-funded Postgraduate Taught and Postgraduate Research – Overseas fee status:

- 3.4.1 Tuition fees are incurred annually, and payment terms are:
- 3.4.1.1 A deposit of £5,000 **must be paid in full as per the applicant's offer letter** (except for sponsored students, see s4.9).
- 3.4.1.2 A first 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 the academic year**,
- 3.4.1.3 the remaining balance **must be paid in full within three calendar months of the due date of the first instalment.** 
  - 3.5 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
  - 3.6 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**

- 4.1 The University requires applicants who are classed as Overseas fees status for fees purposes, to pay a tuition fee deposit, as prescribed in s3.
- 4.2 The payment of a deposit supports a 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 **must be paid by the date referred to in the offer letter.**

- 4.4 A full deposit refund will be considered prior to the issuance of a CAS.
- 4.5 The University will not offer a refund once the CAS has been issued, except in the following circumstances, subject to the provision of appropriate supporting documentary evidence and the conditions set out in 4.6:
  - 4.5.1 an applicant is refused a visa to enter or remain in the UK **provided that** the reason for refusal is not due to a proven or suspected fraudulent application and the applicant provides a copy of their refusal letter from UK Visas and Immigration; or
  - 4.5.2 the University is unable to provide the academic 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
  - 4.5.3 an applicant cancels their contract within 14 days of notifying the University they have accepted their offer (see S7; or).
  - 4.5.4 An applicant is required to obtain an ATAS certificate prior to CAS issuance but cannot provide it prior to the CAS deadline due to prolonged ATAS processing times.
- 4.6 Deposit refund requests made under s4.5 will only be accepted if an applicant submits their request within 4 calendar weeks of their course start date. All refunds will be at 90% of the original deposit value, as a contribution towards the financial loss that the University suffers as a result, except where the University is at fault, such as in Section 4.5.2.
- 4.7 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. 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. Students will be informed if a higher course fee applies as fees may increase from one academic cycle to the next.
- 4.8 The next instalment of the fee **will become due on the course start date**, see Section 3: Payment by Instalment.
- 4.9 Should the applicant have an official sponsorship arrangement in writing (official letter or Purchase Order to BU) that their Government, Registered Company, or Organisation are paying the fees in full, the deposit will not be required. The applicant must submit this document to BU upon accepting the offer.

# 5. FEE FOR APPLICANTS WITH REFUGEE STATUS

5.1 Students with refugee status will be charged Home fees for the purpose of tuition fees. For Asylum Seekers, the fee level appropriate to their country of origin will be charged 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 20% 'loyalty' discount is available for BU 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.
- 6.2 A 25% discount (10% for BU International College affiliated staff) is available to students who are

members of staff employed directly by BU (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).

- 6.3 A 20% staff family discount is available for any student who has an immediate family member (defined in s6.5] below) working directly for BU. The staff member must be a permanent member of staff having worked (full or part-time) for BU 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 BU.
- 6.4 A 10% student family discount is available (for each year of study) for any student who has an immediate family member (defined in s6.5 below) who is currently studying at BU or has graduated from BU.
- 6.5 For the purposes of s6.3 and s6.4, an immediate family member means the student's:
  - 6.5.1 Brothers or sisters,
  - 6.5.2 Stepbrothers or stepsisters,
  - 6.5.3 Children or stepchildren,
  - 6.5.4 Husband, wife, or civil partner,
  - 6.5.5 Parent or stepparent; or
  - 6.5.6 Grandparents or step grandparents, or grandchildren.
- 6.6 Any claims for discounts will require appropriate evidence, such as (but not limited to):
  - 6.6.1 Birth certificate(s)
  - 6.6.2 Marriage certificate(s)
  - 6.6.3 Civil partnership certificate(s)
- 6.7 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 s6.2).
- 6.8 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.
- 6.9 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).
- 6.10 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).

Full details of all scholarships and discounts are provided on our Fees and Funding web pages. (see s10: Useful Links).

6.11 A student who undertakes a placement as part of their BU course may be eligible for a reduction in tuition fees for that year. (See s10 – Useful Links.)

# 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 within 14 days of their programme start date. 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. (See s10 Useful Links.)
- 7.3 If a student cancels within 14 days of their programme start date, the University will not refund any deposit that the student has paid (unless eligible, see s4 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. Students should refer to the University's information on withdrawal/interruption of studies. (See s10 Useful Links.)

- 7.4 Students who wish to withdraw from BU after the programme start date must inform the University in writing. Any student considering such action should refer to the advice found in s10 Useful Links (Withdrawal/interruption of studies). 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.
- 7.5 Students who wish to put their studies on hold after the programme start date of must inform the University in writing. Any student considering such action should refer to the advice found in s10 Useful Links (Withdrawal/interruption of studies).
- 7.6 Where a student has withdrawn from or interrupted their studies, or have been withdrawn or suspended by the University, part way through an academic year the University will adjust the student's liability for tuition fees on the University records for that student in accordance with s7.9 s7.12 below, and will refund fees as set out in the table in s7.9 below from the official cancellation, withdrawal, suspension or interruption date (as appropriate).
- 7.7 Where the student interrupts their studies or is suspended by the University but, in each case, returns the following academic year, 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 s7.9) less 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.
- 7.8 To ensure the correct amounts are refunded and for compliance with anti-money laundering rules, the University must receive a completed Refund Claim Form (see s10 Useful Links) from the student, within 60 days of the official cancellation/withdrawal/interruption/suspension date to be eligible and the information must be accurate. The University will refuse any refunds that are late or inaccurate. The University will make the refund as soon as is reasonably practicable, considering the need to verify the details given by the student.

Start	Academic	Withdrawal/Interruption/Suspension Dates	Liability*	Refund**
	Year			
Autumn	2025/26	First 14 calendar days from programme start date	0%	100%
		From calendar day 15 of programme start date until 31 December 2025	25%	75%
Sep/ Oct		1 January until 31 March 2026	50%	50%
		On or after 1 April 2026	100%	0%
Winter	2025/26	First 14 calendar days from programme start date	0%	100%
Jan/ Feb		From calendar day 15 of start date until 31 March 2026	25%	75%
		1 April until 30 June 2026	50%	50%
		On or after 1 July 2026	100%	0%
Other	2025/26	1 - 14 calendar days	0%	100%
Start Dates		15 - 90 calendar days	25%	75%
		91 - 180 calendar days	50%	50%
		181 calendar days or more	100%	0%

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

\* 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 unless eligible (as detailed in s4 above).

7.10 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 s7.11) 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.

- 7.11 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 BU Return of Title IV (R2T4) Policy. (see s10 Useful Links.)
- 7.12 Any tuition fee refunds will 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 (see s10 Useful Links).
- 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-enroll 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 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 on the University website (See s10 – Useful Links). 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 (see s10 Useful Links). 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 (see s10 Useful Links).

#### 10. USEFUL LINKS

Description	Link
Fees Policy for Students funded by Student Finance	www.bournemouth.ac.uk/students/help-advice/important-information (Policies and Procedures - Finance Section)
Sanctions, embargoes and restrictions	https://www.gov.uk/guidance/sanctions-embargoes-and-restrictions
Sanctioned countries	https://www.gov.uk/government/collections/financial-sanctions-regime- specific-consolidated-lists-and- releases
Scholarships and discounts	www.bournemouth.ac.uk/scholarships
Placements	http://www.bournemouth.ac.uk/students/help-advice/financial- support/placement-year-funding
Refund Claim form	https://www.bournemouth.ac.uk/students/help-advice/important- information/tuition-fee-refunds
Student Withdrawal/Interruption	www.bournemouth.ac.uk/students/help-advice/looking-support/thinking- interrupting-your-studies-or- leaving-bu.
US Loan Programme	https://www.bournemouth.ac.uk/study/international/bu-your- country/united-states-america/funding-support-us-students
Student Tuition Fee Payment Management Policy	www.bournemouth.ac.uk/students/help-advice/important-information (Policies and Procedures - Finance Section)
Financial Support	http://www.bournemouth.ac.uk/students/help-advice/financial- support/placement-year-funding
Students Complaint Policy	<u>http://www.bournemouth.ac.uk/students/help-advice/looking-</u> support/making-complaint