



## Your Fees Your Responsibilities

### Home and EU Students: Student Tuition Fees: Payment and Debt Arrangements 2017/18

Helping you with every step.

## Introduction

This document contains important information about your tuition fees, when they become due, how they should be paid, and what to do if you have trouble paying your tuition fees. It should help you understand:

- How to pay for your tuition fees for the whole academic year.
- Terms and conditions relating to payment of your tuition fees, tuition fee debts and any sanctions that may be applied.
- What to do if you have difficulties in paying your tuition fees, or if you decide to withdraw or interrupt from your studies.
- The process to follow if you wish to submit a complaint or appeal in relation to these arrangements.

**This document is relevant to you as a student, regardless of whether your tuition fees are being paid by a loan from the Student Loans Company, whether you are paying them yourself, or a Sponsor is paying them on your behalf.**

If you have successfully applied for a tuition fee loan to pay for your tuition fees, the Student Loans Company will pay them directly to the University on your behalf.

If you are paying your tuition fees yourself, the University provides an online payment system which is an easy, flexible method to enable you to pay by debit or credit card. Paying online is the preferred payment method and we assure you that all information is held in a secure and safe environment.

If you are having problems paying your tuition fees, you should let us know as soon as possible. The University will be sympathetic and assist where it can. However, in order to maintain quality of teaching and to ensure fairness of treatment for everyone else, the University must act to recover any debts.

## Who to Contact

If you have any questions, please contact the Finance Department at the University:

Accounts Receivable Section  
Finance Department  
Canterbury Christ Church University  
Rochester House  
St Georges Place  
Canterbury  
CT1 1UT  
Email: [finance@canterbury.ac.uk](mailto:finance@canterbury.ac.uk)  
Telephone: 01227 922 500

# How to pay your tuition fees

## When should I pay?

As a student of the University, you are responsible for the payment of your tuition fees for each year of your course, regardless of how you are funding and paying for your tuition fees.

Tuition fees become due for each year on the first day of the academic year. Before commencing study at the University each year you must either:

- pay in full, or
- have in place an arrangement with the University to pay in instalments via
  - (a) a loan from the Student Loans Company; or
  - (b) a self-payment plan; and / or
  - (c) a payment plan from your Sponsor

Payment plan options available are set out in the section 'How should I pay?' below.

## How should I pay?

### If you are paying for your tuition fees yourself:

**If you are paying your tuition fees yourself, payments can be made by any of the following options:**

- |  |
|--|
| - <b>Payment in full</b>   |
| - <b>3 equal instalments payable at the end of September, January and April.</b>       |
| - <b>8 equal monthly instalments payable at the end of September through to April.</b> |

The payment link is: <https://payments.canterbury.ac.uk>. The University accepts Visa and MasterCard debit and credit card payments.

**If you are starting your course in January or April, then the above payment terms will be adjusted accordingly.** However, your full annual tuition fee must be paid at least 2 months before the end of your course, or at least 2 months before the end of the period of study for which the tuition fee relates.

### If you are paying for your tuition fees via a Student Loan:

If you have applied for a tuition fee loan and have received confirmation of that loan from the Student Loans Company, then the University will be paid directly by the Student Loans Company, usually in termly instalments.

If you have applied for a tuition fee loan but have not yet received confirmation of that loan from the Student Loans Company, then you should contact the Finance Department at the University to let us know. You should note that if you have not received confirmation of your tuition fee loan within 3 months of starting your course, you may be invoiced directly and be required to set up a self-payment plan whilst you are waiting for your loan to be approved.

If you are paying for your tuition fees via a Sponsor:

You must notify the Finance department and provide details of your Sponsor's name and address. This information should be provided during the online registration process. The University will then invoice the Sponsor directly for your tuition fees.

The Sponsor should pay the tuition fees for the academic year in full on receipt of the invoice, or contact the Finance department to agree up a payment instalment plan.

However, you should note that any arrangement made between you and a Sponsor to pay your tuition fees is an agreement between you and the Sponsor. If your Sponsor does not pay the tuition fees, you will be personally liable to pay the fees yourself. The University will then invoice you directly and you will be required to either pay in full, or set up a self-payment plan that is acceptable to the University at that stage in the academic year.

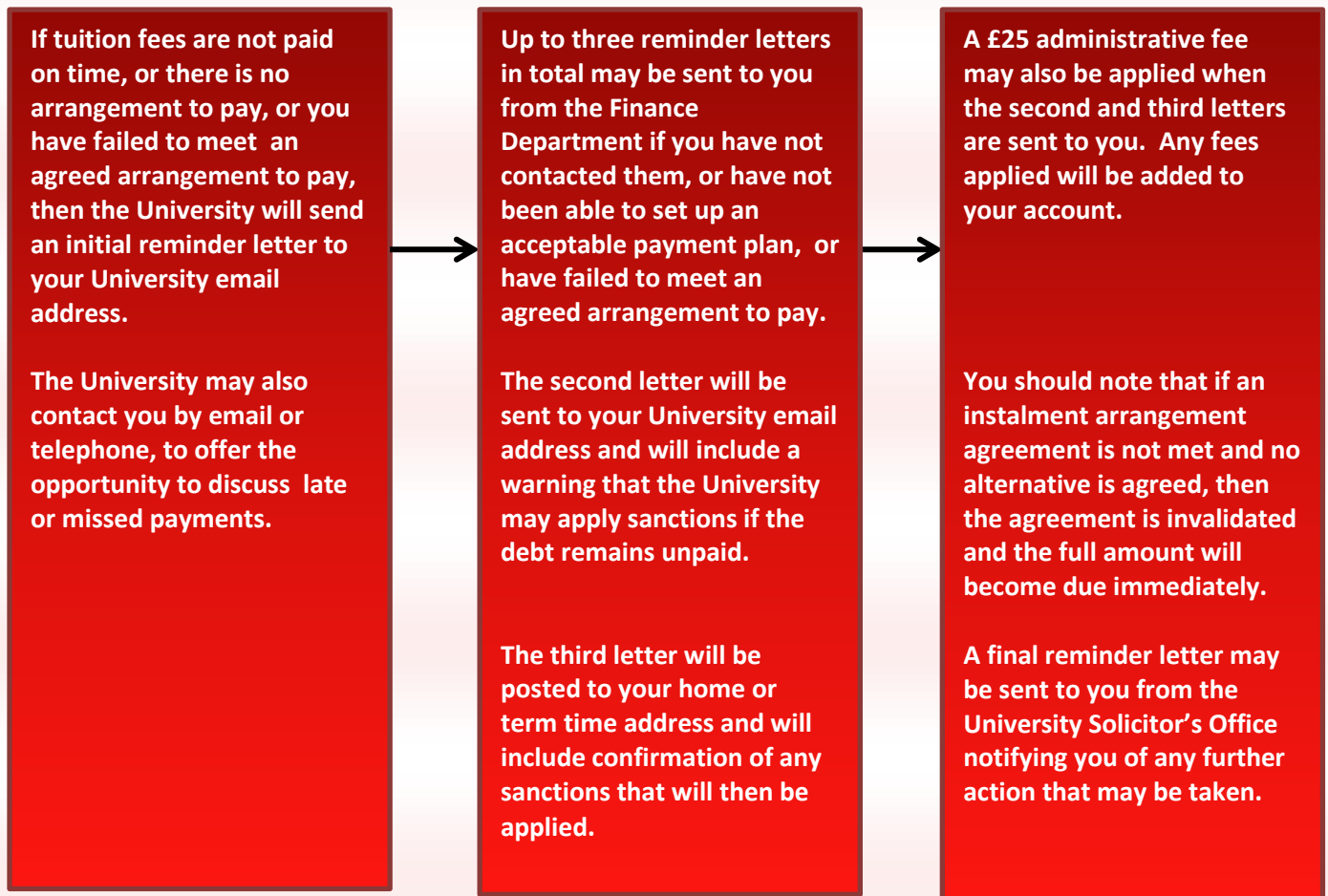
Family members are not regarded as sponsors, but may pay tuition fees to the University with your agreement. Payments from family members are deemed to be payments made by the student, and may be made on an instalment basis. There is no direct contract or binding arrangement between the family member and the University.

## **What happens if you have trouble paying your fees**

**If you are experiencing financial difficulties and make contact with the University, you will be referred to the relevant member of staff, and they will try to help you.**

If you have trouble paying your fees then you should contact the Finance department as soon as possible and we will try our best to help you. Please see the table on the next page which sets out what will happen if any payments are late or if you have missed a payment.

## What happens if any of my payments are late, or I have missed a payment?



## What are the sanctions?

Sanctions for unpaid tuition fees may include one or more of the following:

- Withdrawal of University IT and Library facilities.
- Students with outstanding tuition fees may not be able to progress from one year of study to another and will only be able to receive verbal confirmation of their results.
- Students with outstanding tuition fees on completion of their course will not normally receive their award or be allowed to attend a graduation or award ceremony.
- Students who leave the University with an outstanding tuition fee debt will not normally be eligible for re-admission to any other programme offered by the University unless the outstanding debt is paid.
- The University may ultimately require a student to withdraw or interrupt from the programme of study, while remaining liable for the outstanding tuition fees.
- The University reserves the right to place outstanding debts into the hands of a debt collection agency and to take action through the Courts. Debt recovery fees that are reasonably incurred will be charged to the student as appropriate.

# Leaving (Withdrawing from) Or Taking a break from (Interrupting) Your Programme

The University recognises the investment that students are making in their higher education and appreciates that there are times when, with good reason, some students may choose to leave their programme early or take a break from their studies. It is extremely important that you make any decision in a timely fashion so as to avoid incurring any unnecessary fee debt. At the same time, deciding to leave your programme early or take a break from your studies is a major decision with potentially far-reaching consequences for your future personal development, as well as career and employment aspirations.

## Seek advice before deciding to leave early or taking a break

This is not a decision that you should take in haste, nor without proper discussion with your academic tutors and central professional services staff such as the Student Support, Health & Wellbeing team, as well as with your family if necessary. We would strongly advise you to consider this before following the necessary procedures to formally seek to take a break (interrupt) or leave (withdraw from) the University, so that you can be offered appropriate advice and guidance.

If you do then decide that you wish to take a break (interrupt) or leave (withdraw from) your studies prior to the stated programme end date you must then follow the proper withdrawal procedure, as follows:

### What you must do:

If you wish to take a break (interrupt) or leave early (withdraw), you **MUST** act in a timely fashion and follow the correct University procedures to ensure that you are liable for the correct amount of tuition fees for your studies. To help in this process, and to ensure you make the correct informed decisions, the following guidance is provided:

**Failure to follow the instructions below may affect the amount of tuition fee liability you could incur.**

- 1. If you are considering taking a break (interrupting) or leaving early (withdrawing from) your studies, you are advised to first consider your options in discussion with your programme staff, and discuss the financial implications of any decision you make with the Student Support, Health & Wellbeing Team ([www.canterbury.ac.uk/student-support-health-and-wellbeing](http://www.canterbury.ac.uk/student-support-health-and-wellbeing)). If you are in University accommodation, you will also need advice from the Accommodation team on negotiating a release from your licence agreement. You may also wish to seek advice from the Career Development team ([www.canterbury.ac.uk/career-development](http://www.canterbury.ac.uk/career-development)). All of these services are contactable by email via the i-zone ([i-zone@canterbury.ac.uk](mailto:i-zone@canterbury.ac.uk)).**

2. If you do decide to go ahead then you **MUST** complete in advance of leaving / taking a break, a Change To Study (CTOS) Form. This form is available to complete online via your University CLIC account.

3. When you have completed your sections of the form, you **MUST** submit it online.

Please note that the date on which the registry receives formal notification of your CTOS will be regarded as the date of your leaving (withdrawal) or taking a break (interruption) for the purposes of fee liability (unless you are giving notice of your intention to leave or take a break at a future date); any variation to this arrangement will need the approval of the Academic Registrar.

### **What Happens Next**

Once the Registry receives the fully completed CTOS Form the following will happen:

1. The Registry will update your University record to show you are taking a break (interrupting) / leaving (withdrawing) with effect from either the future date you indicate on your form, or the submission date of your request.
2. The Registry will send you formal confirmation of this.
3. The University's Finance Department will calculate the tuition fees you owe according to the date shown on your record. The table on the following page sets out the tuition fee liability that will apply.
4. If you are SLC funded, the Registry will inform the SLC that you have taken a break (interrupted) / left early (withdrawn), together with the date of leaving and details of any change of fee liability.

## **Your Tuition Fee Liability**

If you have decided to take a break (interrupt) or leave early (withdraw) from your studies prior to the stated programme end date, then the following fee liability applies. Term / Semester dates are available at: <http://www.canterbury.ac.uk/students/academic-services/term-dates/term-dates-2017-18.aspx>.

The tables below set out the fee liability periods for students starting in September 2017. If you are studying under the Term structure and start your course in January 2018 (Lent term) or April 2018 (Trinity term), then the fee liability for each period will be adjusted accordingly. Full details can be found in the Home/EU student Tuition Fee liability tables at: <http://www.canterbury.ac.uk/study-here/funding-your-degree/2017-18-entry-financial-support.aspx>

### **Fee Liability Period 1: Course / Programme start date to 02/01/2018**

If you are a new student and you take a break (interrupt) / leave early (withdraw) within the first two weeks of your Course/Programme's start date, which can be found via the link below, then the University waives the tuition fees and you are not liable for any tuition fee (or loan) debt.

Term / Semester dates are available at: <http://www.canterbury.ac.uk/students/academic-services/term-dates/term-dates-2017-18.aspx>

If you are a new student and you take a break (interrupt) / leave early (withdraw) after two weeks from your Course/Programme's term start date, then you are liable for 25% of the annual tuition fee amount, which will be paid to the University by the Student Loans Company (SLC) for SLC-funded students or which will otherwise be a debt that you personally accrue (e.g. if you are self-funding).

If you are a continuing student and you take a break (interrupt) / leave early (withdraw) at any point in Period 1, then you are liable for 25% of the annual tuition fee amount, which will be paid to the University by the Student Loans Company (SLC) for SLC-funded students, or which will otherwise be a debt that you personally accrue (e.g. if you are self-funding).

### **Period 2: 03/01/2018 to 17/04/2018**

If you are either a new student or a continuing student and you take a break (interrupt) / leave early (withdraw) at any point in Period 2, then you are liable for 50% of the annual tuition fee amount, which will be paid to the University by the SLC for SLC-funded students or which will otherwise be a debt that you personally accrue (e.g. if you are self-funding).

### **Period 3: 18/04/2018 to 31/08/2018**

If you are either a new student or a continuing student and you take a break (interrupt) / leave early (withdraw) at any point in Period 3, then you are liable for 100% of the annual tuition fee amount, which will be paid to the University by the SLC for SLC-funded students, or which will otherwise be a debt that you personally accrue (e.g. if you are self-funding).



### Important Notes:

If you should take a break (interrupt) from your programme and then return at a later date, you will also be liable for tuition fees for the academic year in which you return. The level of fees due will depend on the date of your return and the programme stage you return to. For more information you should contact the Finance department or email [fees@canterbury.ac.uk](mailto:fees@canterbury.ac.uk).

**If you have a loan with the SLC**, you should note that the SLC will use the date of interruption/withdrawal to reassess your entitlement to loans/grants. A new notification letter will be sent to you by the SLC once the reassessment has taken place.

## Complaints and Appeals Process

This section sets out the complaints and appeals process relating to the University's procedures in relation to tuition fee debt. It is based on the principles set out in the University Framework for Student Procedures.

At the completion of each stage in the procedures where there is written communication, you will be advised in writing of the means by which you may take the matter further.

### Outline of the Appeals Process

#### Informal Stage

Wherever possible, the University will seek to resolve any difficulties informally, at the level at which the matter arose. In relation to the student debt procedures, you should start by discussing anything relating to the procedures with the Finance Department.

If the issue cannot be resolved informally, you may ask for a **formal investigation** to be conducted by the Director of Finance or his nominee.

#### Formal Investigation Stage - you will need to send a letter/ email to the Finance Department and:

1. **Explain the problem you are having** in relation to the **student debt procedures**
2. **Suggest how you think the problem could** be solved (however, the outcome may be **different from your suggestion**).
3. **Include the appropriate evidence, where possible.**

If you are not satisfied with the outcome of the formal investigation, you may request within twenty working days of receiving the written response from the Director of Finance or his nominee, a **review** of the findings of the investigation to be undertaken by the Vice Chancellor or his nominee.

**Review Stage - you will need to send a request in the form of a letter/ email to the Vice-Chancellor's Office and attach a copy of any correspondence received**

**Where the decision does not entail termination or interruption of a programme of study, you will receive an acknowledgement from the Vice Chancellor's nominee with an indication of the date when a decision will be made. The Vice Chancellor's nominee will make a judgement on the subject matter of the request, which may be either to confirm, reduce, set aside, amend or otherwise vary the decision of the Director of Finance.**

**Where the decision entails termination or interruption of a programme of study, the Vice Chancellor's nominee will conduct the review as soon as practicable after the receipt of the request.**

- **You may be interviewed and you may be accompanied by a friend, defined as a fellow student of the University, a member of the Students' Union or a member of staff, and may speak on your behalf.**
- **The Vice Chancellor's nominee has the discretion to interview any member of the University staff involved at an earlier stage in the proceedings.**
- **Following the review, the Vice Chancellor's nominee may confirm, reduce, set aside, amend or otherwise vary the decision of the Director of Finance.**

Once the Vice Chancellor's nominee has determined the appeal, the student may make a request to the Office of the Independent Adjudicator for Higher Education (OIA) for independent adjudication. It is not possible to refer the matter to the OIA until the completion of the process by the Vice Chancellor's nominee. The arrangements for making a request to the OIA will be provided in a separate letter from the Clerk to the Governing Body once the University's procedures have been completed.

### **Arrangements for the termination or interruption of a student's study**

In all cases, where a decision requires the termination or interruption of a programme of study, the decision will be referred to the Vice Chancellor's nominee for confirmation. You will not be required to leave your course or take a break from your studies whilst an appeal is outstanding.