



Your Fees Your Responsibilities

Home Students: Student Tuition Fees: Payment and Debt Arrangements 2024/25

Helping you with every step.

Introduction

This document is for students who have been assessed as Home fee status by the University, including **EU students who started their course in 2020/21 or before**. It 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 applies to undergraduate and postgraduate students studying standard courses which are taught over one or more academic years. There is also information for students who are studying Short Courses or Modules only on page 10.

It should help you understand:

- How to pay for your tuition fees due for the academic year, and Terms and Conditions relating to payment of your tuition fees. We explain this on pages 3 - 4.
- What to do if you have difficulties in paying your tuition fees. We explain this on page 5.
- The sanctions that may be applied if you do not pay your tuition fees when they are due. **This is important information which you should read carefully.** We set out the sanctions on page 6.
- What to do if you decide to leave or take a break from your studies, and implications for your tuition fee liability. We explain this on pages 7 - 10.
- The process to follow if you wish to submit a complaint or appeal in relation to these arrangements. We explain this on pages 10 - 12.

Payment of your tuition fees is your responsibility as a student. This means you must make sure the tuition fees are paid. Therefore, 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 are having problems paying your tuition fees, you should let us know as soon as possible. You can do this by emailing accounts.receivable@canterbury.ac.uk.

The University will be sympathetic and assist where it can. However, to maintain quality of teaching and to ensure fairness of treatment for everyone, the University must, and will, act to recover any debts.

Who to Contact If you have any questions, please contact the Finance Department at the University using the following contact details:

Accounts Receivable Team, Finance Department, Canterbury Christ Church University, North Holmes Road, Canterbury CT1 1QU

Email: accounts.receivable@canterbury.ac.uk / Telephone: 01227 924747

How to pay your tuition fees

When should I pay?

As a student at 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. If a sponsor (including the Student Loans Company) does not pay your fees for any reason, you will have to pay them yourself.

Tuition fees become due for each year on the first day of your academic year of study, based on the start date of your course.

Before commencing study at the University each year, you must either:

- pay in full as a self-funded student, **or**
- pay in full via your sponsor, **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;

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 and your course starts in August, September:

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

- | |
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| - Payment in full |
| - 3 instalments payable at the end of September (34%), January (33%) and April (33%). |
| - 8 equal monthly instalments payable at the end of September through to April. |

If you are starting your course in January or April, or at another point in the academic year, then the above payment terms will be adjusted accordingly depending on your start date.

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.

The University accepts Visa and MasterCard debit and credit card payments. If you have not made payment or set up an instalment plan as part of your Registration, please contact the Accounts Receivable team (email accounts.receivable@canterbury.ac.uk or call 01227 924747) and they will send you a link to make payment or set up a payment instalment plan.

Please note: If you are a **postgraduate student** and have a Postgraduate / Doctoral loan approved by the Student Loans Company, the loan will be paid to you directly. It will not be paid to the University. You are therefore responsible for paying your tuition fees to the University as a self-funded student or via a Sponsor.

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

If you are an **undergraduate student (including PGCE)** and 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 3 instalments over the course of the academic year.

If you are an undergraduate student and 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 email us using this email address: accounts.receivable@canterbury.ac.uk

You should note that if you have not received confirmation of your tuition fee loan when you start your course, you may be invoiced directly. You will be required to set up a self-payment plan whilst you are waiting for your loan to be approved. You should also note that you will need to apply for funding for every year of study.

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

You must provide full details of your Sponsor in the Sponsor section of the student portal (MyRecord) as soon as possible, or as part of your registration process. You must provide full details of your Sponsor's name, email address, telephone number and postal address, **plus a Purchase Order number if this is required for payment**. You must also upload a document from your Sponsor confirming that they will be sponsoring you. All this information should be provided either before or during the online registration process. Once you have provided your Sponsor details, you will receive confirmation as to whether your Sponsor has been approved by the University. If approval is confirmed, the University will then invoice the Sponsor directly for your tuition fees.

We expect the Sponsor to pay the tuition fees for the academic year in full on receipt of the invoice.

Please 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. They may pay tuition fees to the University with your agreement. Payments from family members are deemed to be payments made by you. They may be made on an instalment basis. There is no direct contract or binding arrangement between the family member and the University.

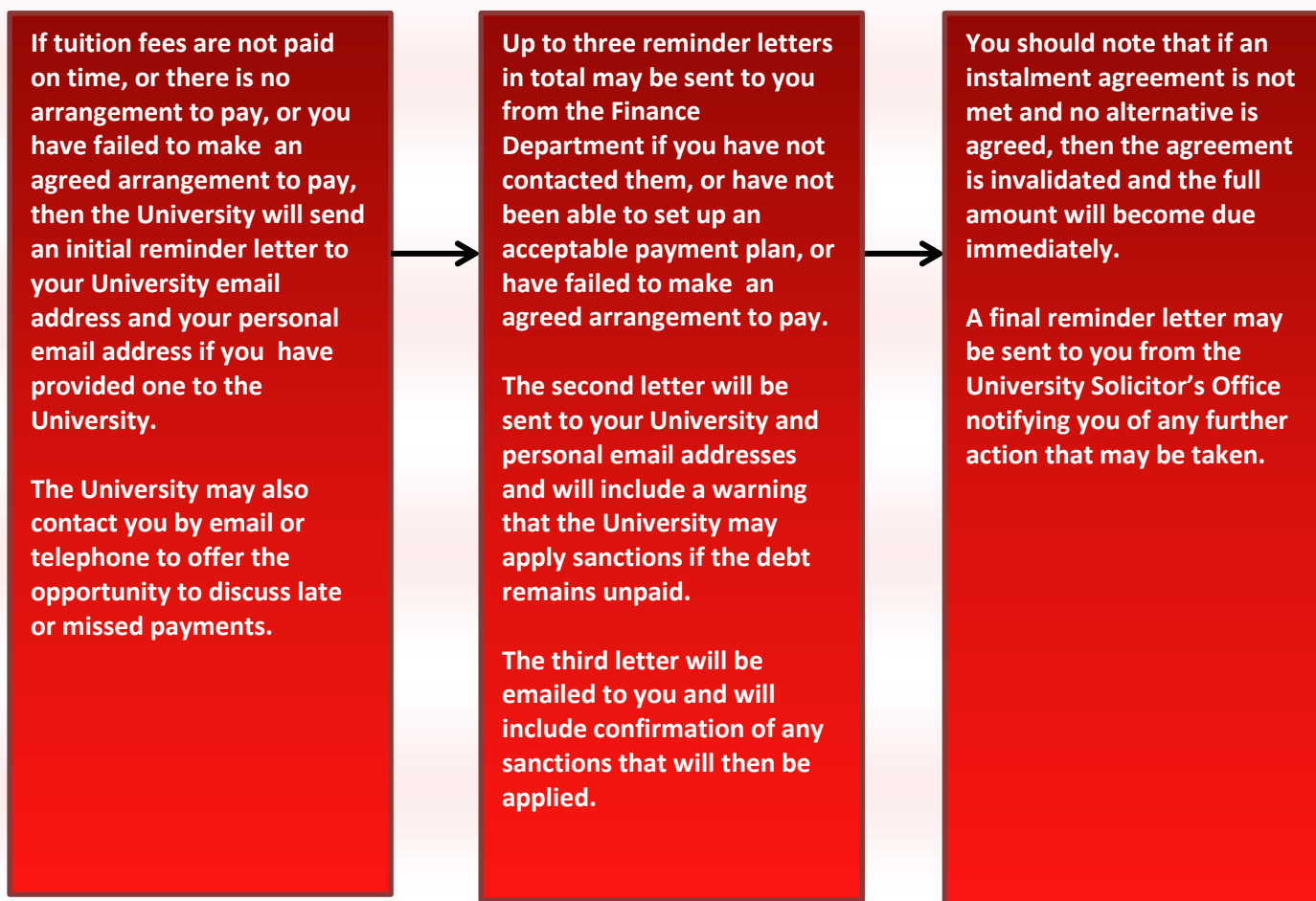
What happens if you have trouble paying your fees

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 tuition fees then you should contact the Finance department at the University as soon as possible. You can do this by sending an email to: accounts.receivable@canterbury.ac.uk.

We will try our best to help you. Please see the table below 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 if your tuition fees are not paid when due?

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

- **Withdrawal of University IT and Library facilities.** We may apply this sanction when a third reminder letter is sent and if you have not made contact with the Finance department. We may also withdraw these facilities if you do not set up an appropriate arrangement to pay.
- **Termination of registration.** Where tuition fees remain unpaid, and the final reminder letter has been sent, the University may require you to withdraw from your course. You will still remain liable for the outstanding tuition fees.
- **Preventing progression from one year to the next.** Students with outstanding tuition fees may not be able to progress from one year of study to another. In addition, they may not be able to receive official confirmation of their results, including a transcript of their study to date.
- **Not receiving an award or attending a graduation ceremony.** Students with outstanding tuition fees on completion of their course will not normally receive their award (including a transcript of any study completed) or be allowed to attend a graduation or award ceremony.
- **Not being allowed to start another course at the University.** Students who leave the University with an outstanding tuition fee debt will not normally be eligible for re-admission to any other course offered by the University unless the outstanding debt is paid.
- **Debt Collection.** 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 Course

The University recognises the investment that students are making in their higher education. It appreciates that there are times when, with good reason, some students may choose to leave their course 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.

Deciding to leave your course 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 Wellbeing team, as well as with your family if appropriate.

We would strongly advise you to consider this before following the necessary procedures to formally seek to take a break from your studies or leave the University. This is so that you can be offered appropriate advice and guidance.

What you must do:

If you do then decide to take a break or leave early, you **MUST** act in a timely fashion and you **must** 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 or leaving early from your studies, you are advised to first consider your options in discussion with your course tutors and discuss the financial implications of any decision you make with the Student Support & Wellbeing Team and the Student Fees Team.**
- 2. If you are in University accommodation, you will also need advice from the Accommodation team regarding a release from your licence agreement.**
- 3. You may also wish to seek advice from the Careers and Enterprise team All of these services are contactable by email via the i-zone (i-zone@canterbury.ac.uk).**

4. If you do decide to go ahead then you **MUST** complete a Change To Study (CTOS) in advance of leaving / taking a break.
5. Information about the Change to Study process is available online. Further information about Changes to Study can be found here:

<https://www.canterbury.ac.uk/current-students/academic-services/student-record-and-registration/changes-to-study>

To complete a request, visit the following page:

<https://www.canterbury.ac.uk/students/yourservices/current-students.aspx#>
and select the MyRecord Tile.

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

Please note that the date of your last academic attendance, or your last academic engagement, with the University will be regarded as the date of your leaving or taking a break 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 Director of Registry Services, or their nominee. This date will be entered on your student record.

If you have an undergraduate tuition fee loan from the SLC, you must notify them that you are leaving / taking a break without delay.

What Happens Next

Once your fully completed CTOS has been submitted, the following will happen:

1. Your University record will be updated to show you are taking a break / leaving with effect from either the future date you indicate on your form, or the last date of academic attendance, or last academic engagement.
2. The University's Finance Department will calculate the tuition fees you owe according to the date of your last academic attendance, or last academic engagement, with the University, as shown on your record. The information on the following page sets out the tuition fee liability that will apply.
3. If you are SLC funded, the Student Records team will inform the SLC that you have taken a break / left early, together with the date of leaving and details of any change of fee liability. **Please note:** you will be unable to start another course in the same academic year and receive Student Finance funding if you have already been awarded funding (in full or partial funding) for your original course.
4. If you are in receipt of a University grant / bursary, your payments will stop once you leave the University or take a break from your studies. If you are in receipt of any other grants or bursaries these payments are also likely to stop, and you should seek advice from the relevant funding body or from the Student Wellbeing team at the University.

Your Tuition Fee Liability

If you have decided to take a break or leave early from your studies prior to the stated course end date, then the following fee liability applies.

Term / Semester dates are available at: <https://www.canterbury.ac.uk/our-students/ug-current/academic-services/timetable-and-dates/university-dates-2024-25>

The tables below set out the fee liability periods for undergraduate students starting in September 2024. If you start your course at another point in the academic year, then the fee liability for each period will be adjusted accordingly. Full details can be found in the Home (UK) student Tuition Fee liability tables at:

<https://www.canterbury.ac.uk/study-here/applying/terms-and-conditions>

Fee Liability Period 1: Course start date to 02/01/2025

If you are a **new student** and you take a break (interrupt) / leave early (withdraw) **within the first two weeks** of your Course 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.

University semester / term dates are available at: <https://www.canterbury.ac.uk/our-students/ug-current/academic-services/timetable-and-dates/university-dates-2024-25>

If you are a **new student** and you take a break / leave **after two weeks** from your Course official 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 / leave 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).



Fee Liability Period 2: 03/01/2025 to 22/04/2025

If you are either a **new student** or a **continuing student** and you take a break / leave early 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).



Fee Liability Period 3: 23/04/2025 to programme year end date

If you are either a **new student** or a **continuing student** and you take a break / leave 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).

If you should take a break from your course and then return at a later date, as well as being liable for tuition fees in the academic year in which you take a break, 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 stage of the course you return to. For more information you should contact the Student Fees team: email fees@canterbury.ac.uk.

If you have a loan with the SLC, you should note that the SLC will use the date that you take a break from or leave the University to reassess your entitlement to all loans/grants. A new notification letter will be sent to you by the SLC once the reassessment has taken place.

For postgraduate research students studying an MPhil / PhD or a Masters by Research degree, or postgraduate taught students, your tuition fee liability is calculated on a monthly basis and a monthly pro-rata tuition fee will be charged if you should take a break (interrupt) / leave early (withdraw) from your study.

Students studying short courses / individual modules

Payment of tuition fees:

If you are studying a short course or individual modules then the full tuition fee must be paid either in full at the start of the period of study, or in monthly instalments. The number of instalments will vary depending on the length of study but the full tuition fee due 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.

Tuition fee liability if you decide to take a break or leave your course / module early:

For students who are studying a module or a short course, your tuition fee liability is calculated on a monthly pro-rata basis, based on the date you take a break (interrupt) / leave early (withdraw) from your study, and the overall length of the module or short course.

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 Student Complaints Procedure.

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

Early Resolution 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 course 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 course 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.