



Canterbury
Christ Church
University

Your Fees -Your Responsibilities

Overseas / EU 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 either Overseas fee status by the University, or EU fee status (for EU students who started their course in 2021/22 or later). 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 information for students who are studying Short Courses or Modules only on page 9.

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 the sanctions out 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 6 - 9.
- The process to follow if you wish to submit a complaint or appeal in relation to these arrangements. We explain this on pages 9 - 10.

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 you are paying for your tuition fees 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, in order 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:

Accounts Receivable Section

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 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. If a Sponsor does not pay the fees, you will have to pay them.

Tuition fees become due on the first day of your academic year of study, based on the start date of your course. You must pay your tuition fees in full or have an arrangement to pay before commencing study at the University.

Overseas / EU students who are studying on a Student Route visa are required to pay a deposit before starting their course. This deposit should be paid as part of the admissions process for new entrants and will be deducted from the annual tuition fee due for that academic year. Details of the deposit amount payable will be provided in each student's offer letter.

You should note that when an offer of study has been made, **the payment of your deposit forms part of the acceptance of this offer**. The deposit will thereafter only be refunded if the offer of study is withdrawn by the University (unless this is due to fraudulent documents being used as part of the Application), or if your Visa is subsequently refused (other than if a student visa is declined by UKVI on the basis of fake documents being used).

Please note, if you withdraw your application after you have accepted your offer and attended your pre-CAS interview, your deposit will not be refundable.
If you decide to defer your study to the next academic year your deposit will be retained to the next academic year.

How should I pay?

Payments may be made by either of the following options:

- **Payment in full before you start each year of your course.**

- **Two instalments in each academic year of your course:**

September Courses:

If your course starts in September, the first instalment (50%) is payable at the end of September, and the remaining payment (50%) is due at the end of January.

January Courses:

If your course starts in January, the first instalment (50%) is payable at the end of January, and the remaining payment (50%) is due at the end of May.

- Students studying on a Student Route visa who have paid a deposit payment before coming to University will pay the balance due for their first year of study in these two equal instalments.

(Note: If you start your course at another point in the academic year, the instalment dates will be adjusted accordingly to reflect this).

The University accepts payments by Bank Transfer or by Credit Card via the Convera Payment Platform.

Payment in full can be made via Convera when you pay your initial deposit (if this applies to you). Payment in full or in two equal instalments can be made via Convera when you go through the online registration / re-registration process.

If you have not made payment or started a payment 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 the Convera Payment Platform.

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

You must provide full details of your Sponsor into the Sponsor section of the student portal (MyRecord): 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. This information can also be provided during the online registration / re-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 should 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.

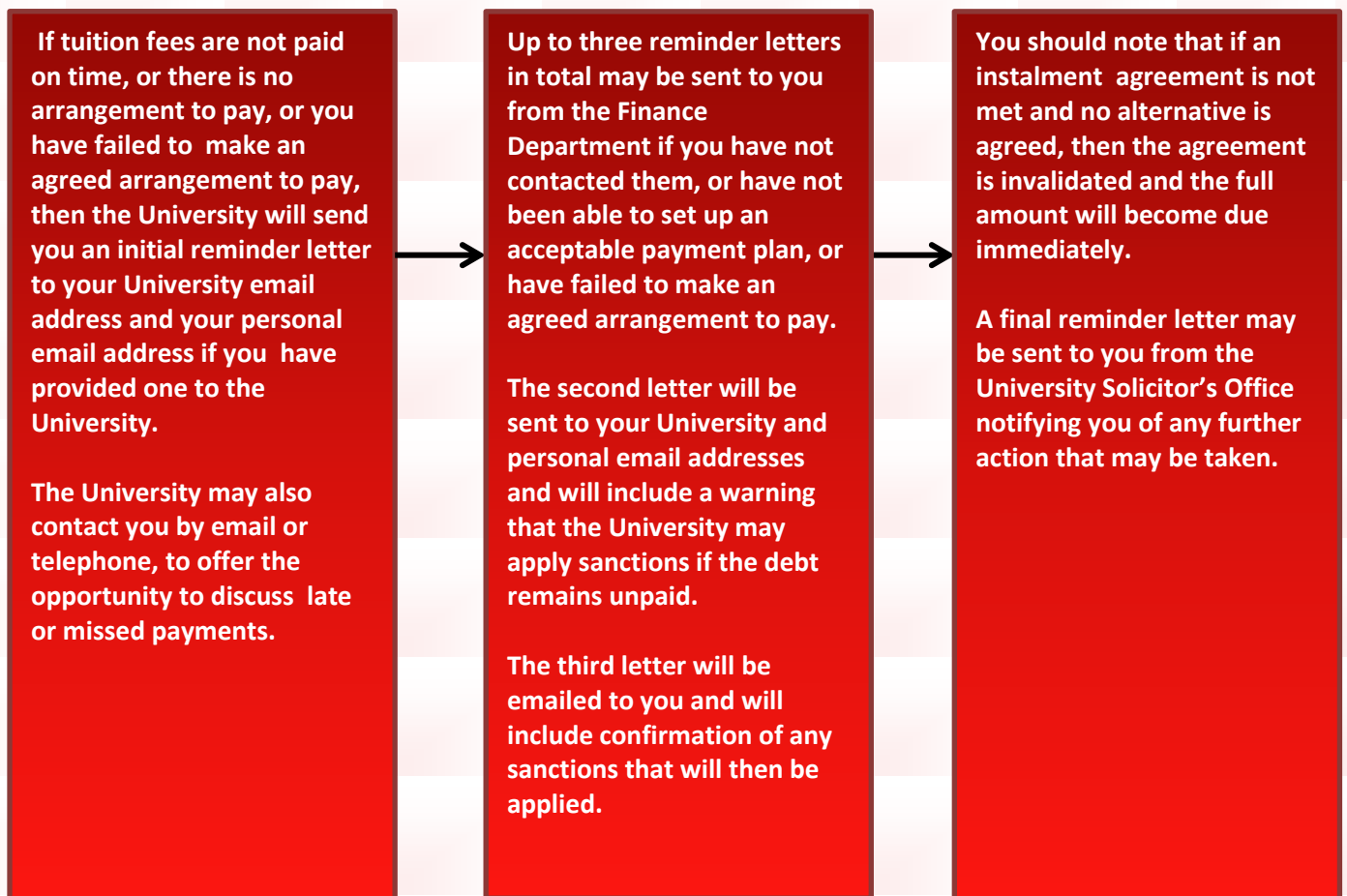
Family members are not regarded as sponsors, but may pay tuition fees to the University with your agreement. Payments from family members are deemed to be payments made by the student, and may be made on an instalment basis. There is no direct contract or binding arrangement between the family member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

What happens if you have trouble paying your fees

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

If you have trouble with paying your tuition fees then you should contact the Finance Department as soon as possible, and we will try our best to help you. You can do this by sending an email to: accounts.receivable@canterbury.ac.uk.

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 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 of study. 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.

If a student who is on a Student Route visa is required to leave or take a break from their studies with the University due to outstanding debts, the University will advise UK Visas and Immigration authorities that it is no longer sponsoring the student. The student will be expected to return to their home country and their visa will no longer be valid.

Leaving (Withdrawing from) Or Taking a break from (Interrupting) Your Course

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 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. At the same time, 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 take 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, so that you can be offered appropriate advice and guidance.

If you do then decide that you wish to take a break from your studies or leave the University prior to the stated course end date you **must** then follow the proper procedure, as follows:

What you must do:

If you wish to take a break or leave early, 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 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 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.

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 University will notify the UK Visas and Immigration authorities of any students with a Student Route Visa who take a break from their studies or leave 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:

- For students who are studying on a Student Route visa, the deposit payment is non-refundable except in the case of a visa being refused. The exceptions to this is that the University will not refund deposits when a student visa is declined by UKVI on the basis of fake documents being used, or if the University withdraws the application on the basis of fake documents being used to support that application.
- If you take a break or leave before the end of the first Student Holiday closure period following your course start date, your tuition fee liability will be 50% of the annual tuition fee. If payment in full has been made at the start of the academic year, a refund of 50% will be made.
- If you leave after the first Student Holiday closure period following your course start date (e.g. Christmas if you started your course in September or Easter if you started in January), the fees for the full academic year will become payable.

Please note: 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 your course you return to. For more information you should contact the Student Fees team: email fees@canterbury.ac.uk.

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 in full at the start of the period of study.

For students who are studying a module or a short course, any deposit paid is non-refundable except in the case of the University withdrawing that offer, or a visa being refused. The exception to this is that the University will not refund deposits when a student visa is declined by UKVI on the basis of fake documents being used, or if the University withdraws the application on the basis of fake documents being used to support that application.

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

If you were not required to pay a deposit then 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. Any excess of payment received will be refunded to you.

If you were required to pay a deposit then your remaining 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. Any excess of payment received will be refunded to you.

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

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 with 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.