



Canterbury
Christ Church
University

Your fees –your responsibilities

Student Tuition Fees: Payment and
Debt Arrangements

2014/15

Home, Island and EU Students

Introduction

This document contains important information about when your Tuition fees become due and how and when they should be paid. It is relevant to you whether your fees are being paid by a loan from The Student Loans Company, whether you are paying them yourself or a sponsor is paying them.

If you are paying your fees yourself, or a sponsor is paying them, 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 an encrypted form in a safe environment.

If you have applied for a loan to cover your Tuition fees, they will be paid directly to the University, but you should still read this guide, as it tells you what to do if you have a problem and need to withdraw or suspend your studies.

This document is intended to help you decide how to pay your tuition fees for the whole academic year. Terms and conditions relating to debts, sanctions and complaints are also included so that you are fully informed before entering into a contractual commitment.

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 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
Telephone: 01227 782500

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 programme. Tuition fees become due on the first day of study and you must pay in full or have an arrangement to pay (either a self-payment plan, via a Student Finance Loan or a Sponsor agreement) before commencing study at the University.

How should I pay?

If you are paying yourself, payments may be made by any of the following options:

- Payment in full
- 3 termly instalments payable at the end of September, January and April.
- 8 instalments payable at the end of September through to April.

The payment link is: <https://payments.canterbury.ac.uk>

The University accepts Visa and Mastercard debit and credit card payments.

If you have applied for a tuition fee loan and have received confirmation of that loan then the University will be paid directly by Student Finance England. If you have a Sponsor agreement and have provided these details to the University then the University will invoice the Sponsor direct.

What happens if you have trouble paying your fees

If you are having trouble paying your tuition fees you should contact the Finance Department as soon as possible.

What happens if my payment is late?

If your tuition fees are not paid on time and there is no arrangement to pay, or you have failed to meet an arrangement to pay, we will send you a reminder letter to your University email address. The University may also contact you by email, telephone or text following this letter, to offer the opportunity to discuss payments.

A series of three reminder letters will be sent from the Finance Department. The second letter will include a warning that the University will apply sanctions if the debt remains unpaid. If your tuition fees remain unpaid 28 days after they are due and there is no arrangement to pay or you have failed to meet an arrangement to pay, a £25 administrative charge for each occasion may be charged to you. If the instalment arrangement is not kept and no prior variation is agreed, then the agreement is invalidated and the full amount will become due immediately.

What are the sanctions?

Sanctions may include the withdrawal of IT and Library facilities and may ultimately lead to the withdrawal of Registration from the programme of study. Any student who is experiencing financial difficulties and makes contact with the University will be referred to the relevant University Officer for advice and assistance.

What happens next?

At the end of each term, there will be a review of all students with any outstanding debt with a view to further academic sanctions including the requirement to interrupt. The Academic Registrar reserves the right to only allow those students who have paid their tuition fees, or have an arrangement to pay, to sit examinations. The University will not allow a student to progress from one year of study to another if tuition fees are outstanding and the University will not normally confer an award or allow a student to attend a degree or award ceremony if tuition fees are outstanding on completion.

Any student who leaves the University with an outstanding debt will not normally be eligible for re-admission to any other University programme without settling the outstanding debt.

The University reserves the right to place the debt into the hands of a debt collection agency and to take action through the Courts, if the debt remains unpaid. Debt recovery fees will be charged to the student as appropriate.

Withdrawing From Or 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 may choose to withdraw early from their studies. It is extremely important that you make any decision on withdrawal in a timely fashion so as to avoid incurring any unnecessary fee debt. At the same time, deciding to withdraw early 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 seek to interrupt or withdraw early

This is not a decision that you should take in haste, nor without proper discussion with your academic tutors and central professional services staff, 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 interrupt or withdraw from the University, so that you can be offered appropriate advice and guidance.

If you do then decide that you wish to interrupt or 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 interrupt or withdraw early, you **MUST** act in a timely fashion and follow the correct University procedures if you are to ensure that you are liable for the correct amount of tuition fee debt for your studies. To help in this process, and to ensure you make the correct informed decisions, the following guidance is provided:

1. If you are considering interrupting or withdrawing early 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 Financial Support Team (www.canterbury.ac.uk/financial-support). 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 Careers Development team (www.canterbury.ac.uk/careers). All of these services are contactable by email via the i-zone.
2. If you do decide to go ahead then you **MUST** complete in advance of your withdrawal/interruption a Change of Academic Circumstances (CoAC) Form, available from www.canterbury.ac.uk/handbook/change-of-circumstances
3. When you have completed your sections of the form, you **MUST** submit it by email (or online, when this service is available) to your Programme Director, who then completes their section and sends it on to the Registry. When sending the CoAC Form via email, you should mark your message as 'High Importance' and put 'VERY URGENT REQUEST TO INTERRUPT / WITHDRAW' as the subject title. In addition, you **MUST** copy your email to i-zone@canterbury.ac.uk. Please note that the date you submit your request by email (or online) will be regarded as the date of your withdrawal for the purposes of fee liability (unless you are giving notice of your intention to withdraw at a future date; any variation to this arrangement will need the approval of the Academic Registrar.

Failure to accurately follow these instructions could affect the amount of fee liability you incur.

What Happens Next

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

1. The Registry will update your University record to show your interruption/withdrawal 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 your interruption/withdrawal.
3. The University's Finance Department will calculate how much tuition fees you owe according to the interruption/withdrawal date shown on your record.
4. If you are SLC funded, the Registry will inform the SLC of your interruption/withdrawal, together with the date of leaving and details of any change of fee liability.

Your Tuition Fee Liability

Once you have decided that you wish to interrupt or withdraw from your studies prior to the stated programme end date, then the following fee liability applies:

In the First Term:

If you are a new student and you interrupt/withdraw within the first two weeks of your Course/Programme's term 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 (loan) debt.

Term dates are available at: www.canterbury.ac.uk/support/student-support-and-guidance/term-dates/

If you are a new student and you interrupt/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 (eg if you are self-funding).

If you are a continuing student and you interrupt/withdraw at any point in Term 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 (eg if you are self-funding).

In Term 2:

If you are either a new student or a continuing student and you interrupt/withdraw at any point in Term 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 (eg if you are self-funding).

In Term 3:

If you are either a new student or a continuing student and you interrupt/withdraw at any point in Term 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 (eg if you are self-funding).

NB 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 loan/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 appeals process relating to the procedure for student debt. It is based on the principles set out in the University Framework for Student Complaints, Appeals and Disciplinary Procedures. This section does not relate to the sanctions but the procedures relating thereto. 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

The appeals process relates to an appeal against the way in which the student debt procedures have been carried out. The appeals process is not meant to cover appeals against sanctions which are identified at the time of joining.

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 discuss any matter relating to the procedures, in the first instance, with Finance.

If the issue cannot be resolved informally, you may request a formal investigation to be conducted by the Director of Finance or his nominee. The request should be in writing, and:

- Detail the nature of the difficulties arising under the student debt procedures
- Indicate the outcome sought. (However, the outcome may be different from the one sought).
- Be accompanied by 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, a review of the findings of the investigation to be undertaken by the Vice Chancellor or his nominee.

- The request is to be made in writing, and accompanied by a copy of the correspondence received.
- Where the decision does not entail termination or interruption of a programme of study, you will be informed that you will receive an acknowledgement from the Vice Chancellor's nominee within fourteen days of the request being received 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 will be interviewed and you may be accompanied by a friend who may be 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 proceedings.
 - Following the interview, 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, you 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 interrupt whilst an appeal is outstanding