



Canterbury
Christ Church
University

Your Fees -Your Responsibilities

Overseas Students - Student Tuition Fees: Payment and Debt Arrangements 2019/20

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 applies to undergraduate and postgraduate students and 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 leave or take a break 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 you are paying for your tuition fees yourself, or a Sponsor is paying them on your behalf.

If you are paying your 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
Telephone: 01227 922 377

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. Tuition fees become due on the first day of the academic year and you must pay in full or have an arrangement to pay before commencing study at the University.

Overseas students are required to pay a deposit of 50% of their annual tuition fee before starting each year of their course. This deposit should be paid as part of the admissions process for new entrants, or as part of the re-registration process for continuing students.

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.**
(A 5% refund discount can then be applied for if the full payment is made before starting each year of your course).
- **3 termly instalments with the first instalment (50%) payable before the course starts each year, and the two remaining payments due at the beginning of January (25%) and April (25%).**
(If you start your course in January or April, or at another point in the academic year, then the instalment dates will be adjusted accordingly to reflect this)

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

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

You must notify the Finance department at the University and 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**. This information should be provided during the registration process. The University will then invoice the Sponsor directly for your tuition fees. A 50% deposit will still be payable before your course starts each year.

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 make contact with the University, you will be referred to the relevant member of staff, and they will try to help you.

If you do have trouble with paying your fees then you should contact the Finance Department as soon as possible, and will try our best to help you.

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

If tuition fees are not paid on time, or there is no arrangement to pay, or you have failed to meet an agreed arrangement to pay, then the University will send you an initial reminder letter to your University email address and your personal email address if you have provided one to the University.

The University may also contact you by email or telephone, to offer the opportunity to discuss late or missed payments.

Up to three reminder letters in total may be sent to you from the Finance Department if you have not contacted them, or have not been able to set up an acceptable payment plan, or have failed to meet an agreed arrangement to pay.

The second letter will be sent to your University and personal email addresses and will include a warning that the University may apply sanctions if the debt remains unpaid.

The third letter will be emailed to you and posted to your home or term time address and will include confirmation of any sanctions that will then be applied.

A £25 administrative fee may also be applied when the second and third letters are sent to you. Any fees applied will be added to your account.

You should note that if an instalment arrangement agreement is not met and no alternative is agreed, then the agreement is invalidated and the full amount will become due immediately.

A final reminder letter may be sent to you from the University Solicitor's Office notifying you of any further action that may be taken.

What are the sanctions?

Sanctions 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 may not be able to receive official 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.

If a Tier 4 student 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 we are 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 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 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 Support, Health & 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 programme 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 programme staff, and discuss the financial implications of any decision you make with the Student Support, & Wellbeing Team (<https://www.canterbury.ac.uk/students/support-services/wellbeing-advice-and-support/student-support-and-wellbeing-advisers.aspx>) and the Student Fees Team. If you are in University accommodation, you will also need advice from the Accommodation team regarding a release from your licence agreement. You may also wish to seek advice from the Career Development team (www.canterbury.ac.uk/career-development). All of these services are contactable by email via the i-zone (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 Student Portal. Further information about Changes to Study can be found at <https://www.canterbury.ac.uk/students/academic-services/updating-your-status/changes-to-study.aspx>

3. When you have completed your sections of the 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 (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 Director of Planning and Academic Administration, or their nominee. This date will be entered on your student record.

What Happens Next

Once the Academic Administration team receives the fully completed CTOS Form the following will happen:

1. The Academic Administration team will update your University record 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 Academic Administration team will send you email confirmation of this.
3. The University's Finance Department will calculate the tuition fees you owe according to the date of your last academic attendance, or your last academic engagement, with the University as shown on your record.

Your Tuition Fee Liability

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

- The first payment is treated as a deposit which is non-refundable except in the case of a visa being refused. Where a student pays in full at the start of the year, 50% of the full payment is treated as the deposit.
- If you leave after the first Student Holiday closure period following your course start date (i.e. Christmas if you started your course in September), the fees for the full year will become payable.

Please note: If you should take a break from your programme 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 programme stage you return to. For more information you should contact the Finance department or email fees@canterbury.ac.uk.

The University will notify the UK Visas and Immigration authorities of any students with a 'Tier 4' Visa who take a break from their studies or leave the University.

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 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 the University or take a break from your studies whilst an appeal is outstanding.