



St Mary's  
University  
Twickenham  
London

## Tuition Fees Regulations 2023/24

<b>Owner:</b>	<b>Head of Revenues</b>
<b>Reviewed by:</b>	<b>Chief Financial Officer</b>
<b>Approved by:</b>	<b>Vice - Chancellor</b>
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**Students should read this in conjunction with the Terms and Conditions of their Licence Agreement (if living in University Halls).**

## 1. Introduction

1.1 This document sets out the Students' obligations for payment of tuition fees and the University's financial regulations which will be in place for the academic year 2023/24 and covers the following areas:

- a) the arrangements for becoming successfully enrolled as a Student of St Mary's University (the "**University**");
- b) the payment of Student Fees; and
- c) The procedures to be applied in the event of non-payment of fees.

1.2 All prospective Students and continuing Students enrolling at the University are bound by the conditions set out in these Regulations and other University related policies.

1.3 These Regulations are designed to ensure that all Students receive clear, concise information by being treated fairly and equitably in understanding their tuition fees and any other relevant fees and charges specified in paragraph 1.4. '**Students**' are defined as persons registered on any programme of study at the University.

1.4 '**Student Fees**' are defined as any charges for tuition, accommodation, the use of special equipment, consumables/materials and facilities, library fines, charges for the non- return of equipment, field trips, travel costs, attendance at performances, printing and unpaid hardship loans (please note this list is not exhaustive).

1.5 All Students are required to enrol on or before the commencement of a programme of study taken during the academic year and within the time period provided following any period of suspension of studies.

1.6 These Regulations apply to all Students - this includes part-time, full-time, undergraduates, postgraduates, home, European Union and international students.

## 2. Tuition Fees

2.1 Tuition fees are reviewed annually and a schedule can be found at <https://www.stmarys.ac.uk/student-finance/fees/tuition-fees.aspx>

2.2 The UK Government regulates the maximum tuition fee chargeable and any annual increments for home and European Union ("**EU**") undergraduate Students.



- 2.3 The University sets all other fees which are part of the course chosen, details are listed on the relevant course page available on the University's website ([www.stmarys.ac.uk](http://www.stmarys.ac.uk)) or within the University's prospectus; these fees are reviewed annually and are subject to a discretionary inflationary increase.
- 2.4 Any changes to Student Fees liability for the following academic year will ordinarily be confirmed in the preceding autumn, thereby providing Students with almost one year's notice of their tuition fee liability for the following year, and at enrolment. For returning Students whose programme of study continues across more than one academic year, the University may apply an annual inflationary increase to tuition fees for each year of study capped at the higher of 5% or the Consumer Price Index Inflation (CPI) rate. In such circumstances, the University will give the Student reasonable notice.
- 2.5 Pursuant to paragraph 2.4 there may be circumstances that give rise to a change in a Student's tuition fee liability, for example: (the list below is not exhaustive):
- a) a requested change in the mode of study (e.g. moving from full-time to part-time or vice versa);
  - b) re-assessment by the Student Loans Company or Local Authority;
  - c) Where a sponsor fails to pay within the University's 30 day payment terms; and
  - d) Enrolment on additional modules within the academic year.
- 2.6 In these cases, the Fees Office will contact the Student to advise of any changes to Student Fees or liability and to request the payment of any remaining balance as soon as reasonably practicable.
- 2.7 Subject to any changes of circumstances set out in paragraph 2.5 above, Students should not expect their fee level to change by more than the higher of 5% or the Consumer Price Index Inflation (CPI) rate per year during the normal course of their studies on a defined programme (assuming no change in in their status, mode of study or reassessment of Student Loans Company or Local Authority eligibility).
- 2.8 The University retains the right to amend these Regulations at any point in time. Amendments to these Regulations could be made for any reason, and could include situations where there is a fundamental change in the regime set by the UK Government for the financing of tuition fees for domestic and EU students. In such circumstances Students' will be notified of the relevant changes in these Regulations.

### **3. Determination of Fee Status**



- 3.1 All prospective Students joining the University must provide all necessary fee assessment information to the Admissions Department to enable their fee assessment to take place prior to the start of their programme. The University adheres to the guidelines as set out by the UK Council for International Student Affairs (UKCISA). Please refer to [www.ukcisa.org.uk](http://www.ukcisa.org.uk) for the rules and procedures regarding tuition fee status.
- 3.2 With the exception of specific cases, as defined by UKCISA, tuition fees will be charged relative to a student's fee status at the point of enrolment and will continue to be charged at that rate for the duration of the academic year.
- 3.3 The University will review the tuition fees liability of Students whose registered status changes during the academic session, for example, in the case of a Student who moves from full-time to part-time study. In such cases, the tuition fee liability will generally be determined by the date on which the change of status is affected.

#### 4. Enrolment

- 4.1 In order to become a fully enrolled Student at the University, applicants must complete and meet all the necessary academic requirements and make arrangements to pay all Student Fees as directed by the University.
- 4.2 Upon successful enrolment tuition fees are due immediately or on the instalment dates set out in section 5 below.
- 4.3 The University allows Self-Funding Students to pay their tuition fees in set instalments as detailed in section 5. For the purposes of these Regulations **'Self-Funding Students'** are defined as Students not applying for a tuition fee loan through the UK Government.
- 4.4 Enrolment will not be complete until payment details have been provided. Failure to complete the enrolment process will result in the Student's application to the University being delayed and/or terminated.
- 4.5 Home/EU Undergraduate, PGCE or PhD applicants and continuing Students who have applied for a UK Government loan to cover the cost of their tuition fees, will receive written confirmation of their entitlement from their loan provider. Prospective Students in receipt of a UK Government loan will be required to provide their Student Support Number ("**SSN**") or Customer Reference Number ("**CRN**") during the online enrolment process - See paragraph 5.8 for further details. Failure to complete the University's



enrolment process as stated in this paragraph will result in the Students' application or affiliation to the University being terminated.

## 5. Payment of Tuition Fees

5.1 Students who are funding their own tuition fees may either pay in full or in three instalments on the designated dates set out in 5.2 below. It is not possible for payment to be made over more than 3 instalments or on alternative dates. Payment arrangements should be made during online enrolment.

### 5.2 Self-funding Students

5.2.1 For courses commencing in September 2023 and studying throughout the full academic year the designated dates for 2023/24 are:

- (i) Instalment 1: Due by Monday 18 September 2023 (33%)
- (ii) Instalment 2: Due by Monday 8 January 2024 (33%)
- (iii) Instalment 3: Due by Monday 8 April 2024 (34%)

5.2.2 For courses commencing in January 2024

- (i) Instalment 1: Due by Monday 8 January 2024 (33%)
- (ii) Instalment 2: Due by Monday 8 April 2024 (33%)
- (iii) Instalment 3: Due by Monday 9 September 2024 (34%)

5.2.3 For courses commencing April 2024

- (i) Instalment 1: Due by Monday 8 April 2024 (33%)
- (ii) Instalment 2: Due by Monday 9 September 2024 (33%)
- (iii) Instalment 3: Due by Monday 6 January 2025 (34%)

5.3 Any alterations to the instalment plan set out in paragraph 5.2 can only be made with the written agreement of the Fees Office who can be contacted at [feesoffice@stmarys.ac.uk](mailto:feesoffice@stmarys.ac.uk). Should a Prospective Student or continuing Student be considered by the University as having extenuating circumstances, the Fees Office may agree for the tuition fees to be paid on dates other than those specified above. In this instance, the University reserves the right to request that the student produces evidence to support the extenuating circumstances. Any agreement to alter the instalments entered into by the University will be subject to periodic review.



- 5.4 Payment must be in British pounds sterling and can be made in full by debit/credit card using the University's E:Vision portal here [https://evision.stmarys.ac.uk/urd/sits.urd/run/siw\\_lgn](https://evision.stmarys.ac.uk/urd/sits.urd/run/siw_lgn).
- 5.5 To make a bank transfer Students should contact the Fees Office at [feesoffice@stmarys.ac.uk](mailto:feesoffice@stmarys.ac.uk) and the University's bank details can be provided. The University's bank details will also be provided to the Student during online enrolment.
- 5.6 Please note the University does not accept Student Fees payment by cash. All transactions must be made online and as outlined in paragraphs 5.4 and 5.5.
- 5.7 St Mary's University is not able to refund any shortfalls due to exchange rate fluctuations, or offer compensation for any bank or other charges incurred as a result of payment of Student Fees.
- 5.8 Those Students who would normally be eligible for a UK Government loan but who opt to pay tuition fees as a Self-Funding Student and subsequently fall behind on their instalment payment of tuition fees, will normally be expected to transfer to the deferred Government Loan scheme and request a loan from the Student Loan Company (SLC)/ Student Finance England (SFE) or the regional equivalent to cover the outstanding balance.
- 5.9 The University reserves the right to decide which organisations or companies will be accepted as an approved sponsor. For the purposes of this document loans provided by the Student Loan Company/Student Finance England, Student Finance Wales and the Student Awards Agency for Scotland are classified as '**Government loans**'.
- 5.10 Students who apply for a UK Government loan
- 5.10.1 Students will usually be given a Student Support Number ("**SSN**") or Customer Reference Number ("**CRN**"). Where a Student has not yet received a decision from the appropriate Student financial provider as to whether they are eligible for a tuition fee loan, the Student will normally be permitted to enrol as set out in section 4.
- 5.10.2 Should the student financial provider advise the Student that they are not eligible for support or that their application is still being assessed, the Student Fee liability will be transferred to the Student and will be subject to the self-funding obligations pursuant to paragraph 5.2. The procedure and sanctions for the non-payment of tuition fees are detailed below in sections 11 and 12.
- 5.11 Payment by an approved financial sponsor
- 5.11.1 If Student tuition fees are to be paid by an approved sponsor such as the National Health Service or an employer it is the Student's personal responsibility to ensure that the tuition fees are paid by their sponsor. **The sponsor must complete a Sponsorship**



**Confirmation Form which is downloadable by clicking on this [link](#).** A copy of the form can also be requested from [feesoffice@stmarys.ac.uk](mailto:feesoffice@stmarys.ac.uk) prior to online enrolment,

5.11.2 The Sponsorship Confirmation Form must contain the following:

- (a) an official letter of sponsorship on the organisation's headed paper signed by an authorised signatory of the sponsor;
- (b) the invoice address, contact details and name of the official contact at the sponsor; and
- (c) the full name of the Student and the total amount of the sponsorship.

5.11.3 The University will invoice the sponsor directly and payment must be made in full within 30 days from the date of the invoice. **Parents, family members or friends are not classed as sponsors.**

**5.11.4 Should the sponsor default on payments or withdraw funding, the liability will be transferred to the Student and responsibility will fall upon the Student to clear any Student Fees overdue balance in full. In which case the Student must contact the Fees Office and make acceptable arrangements to pay promptly.**

5.12 Career Development Loan

5.12.1 Where Students are in receipt of a Career Development Loan, payment of the loan will be made directly to the University by the lender.

5.12.2 Students must provide a copy of their loan agreement/schedule of payments letter during online enrolment. If at enrolment a Student is unable to provide a copy of their Career Development Loan agreement, then the full tuition fee liability will remain with the Student, and as such, the Student will be required to make payment arrangements in order to enrol.

5.12.3 If a Student takes out a Career Development Loan that covers only part of the tuition fees due for the academic year 2023/24, then the Student will be responsible for payment of the remaining balance and must provide a method of payment for the remaining balance of the tuition fees to the Finance Office on or before commencement of the academic year being 1 September 2023.

**5.12.4 In the event that the lender fails to pay the amount specified in the Career Development Loan agreement, the tuition fee liability will revert to the Student, who will be required to make arrangements to pay any outstanding tuition fees in full.**

5.13 Payment by an approved non-UK Government Loan provider



5.13.1 Students who are in receipt of a loan from an approved non-UK Government loan provider for the payment of tuition fees, for example US Federal Aid, will be expected to undertake all the steps necessary to enable the University to invoice the provider for tuition fees and receive payment.

**5.13.2 Should the loan provider default on payment of the tuition fees the Student is responsible for paying the tuition fees.**

**5.13.3 In the event that the loan received is insufficient to cover the tuition fees due, the Student is responsible for paying the remaining tuition fees balance.**

5.13.4 The University reserves the right to decide which loan providers they will accept as approved.

#### 5.14 International Student Deposits

5.14.1 All International Students who require a visa to study in the U.K. and are looking to study at the University will be required to pay a non-refundable deposit to secure a place on their programme and to obtain a Confirmation of Acceptance (“CAS”).

5.14.2 At the University's sole discretion, certain Students will be exempt from having to pay the deposit, for example, Students from the United States of America who have approved US Federal Aid and Students fully funded by an official governmental body, the British Council or any international organisation, international company, university or a UK Independent school.

5.14.3 The amount of deposit payable, along with payment instructions, will be confirmed to Students in their offer letter from the University. The minimum deposit payable for the academic year 2023/24 is £8,000 (eight thousand pounds).

5.14.4 Deposit payments made to the University will be deducted from the Students total annual tuition fee liability as set out in the offer letter. Where payment of tuition fees by instalments is selected, the balance of the total annual tuition fee (after deduction of the deposit) will be split into 3 equal instalments.

5.14.5 Deposits can be paid via the University's E:Vision portal following the [link](#).

5.14.6 The deposit is non-refundable except under the circumstances outlined in the University's [refund policy](#).





## 5.15 Deposit Guarantee Scheme

5.15.1 In circumstances where there is limited availability on selected postgraduate courses we offer Students an opportunity to secure a place by paying a non-refundable deposit. The amount of deposit payable, along with payment instructions, will be confirmed to Students in their offer letter from the University.

5.15.2 The deposit is generally non-refundable unless:

- a) The Prospective Student requests the return of their deposit within 14 days of receipt of payment to St Mary's University under the Consumer Protection Regulations 2014;
- b) The Prospective Student is in receipt of the deposit whilst holding a conditional offer and subsequently does not meet the conditions; and
- c) St Mary's University cancels the programme.

## 5.16 Postgraduate Taught Students

5.16.1 Postgraduate taught Students are liable to pay tuition fees in respect of each academic year or part thereof in which they are registered. Special arrangements for the payment of tuition fees apply to some programmes of study where tuition fees are not due per academic year, i.e. tuition fees relate to specific stages, or modules, and are payable prior to commencement of each stage or module.

5.16.2 Tuition fees are charged on a modular basis. The cost of a specific module is calculated pro-rata, based on the number of credits achieved upon completion of that module as a proportion of the overall number of credits attaching to the programme. The standard postgraduate taught degree programme carries 180 credits, therefore to calculate the tuition fees for a 20 credit module the overall tuition fee for the programme would be multiplied by 20 and divided by 180.

The following illustration shows a worked example where the overall fee for a postgraduate taught programme is £6,750. The fee for a 20 credit module would be calculated as follows:

$$£6,750 / 180 \text{ credits} \times 20 \text{ credits} = £750$$



It should be noted that students are liable to pay the **full cost** for any module once they have begun studying that module, even if they withdraw from studying that module at an early stage.

5.16.3 Postgraduate loans: a Postgraduate Master's Loan can help with Student Fees and living costs while Students undertake a postgraduate master's course. The amount of the loan is not based on the income of the Student or the Student's family, and the loan is paid directly to the Student. Students who apply for a Postgraduate Loan are classified as payers and therefore must ensure payment of tuition fees are made by the due dates, outlined in paragraph 5.2. If a course lasts for more than a year, the loan will be divided equally across each year of the course. The first payment will be made after the course start date once the University confirms that the Student has registered.

5.16.4 The loan will be paid in 3 instalments of 33%, 33% and 34% each academic year. After the Postgraduate Master's Loan application has been approved, the Student will be sent a letter indicating payment dates, which will be available on the Student's online account. Students can receive loans for up to £12,167 for courses starting on or after 1 August 2023. Students need to be studying a full Masters Course (i.e. MA, MSc, MRes). EU nationals and Distance Learners are eligible. Part-time courses are also eligible as long as they meet the minimum 50% intensity requirement. Postgraduate Master's loans are not available to Students who already hold a Masters qualification (or an equivalent or higher qualification) or those only studying to Postgraduate Certificate or Postgraduate Diploma level. Repayments of the Postgraduate Masters Loan will be in addition to the current undergraduate student loan scheme. Further information and guidance is available via <https://www.gov.uk/funding-for-postgraduate-study>.

#### 5.17 Postgraduate Research Students

5.17.1 All tuition fees shown are for the academic year 2023/24 only. Due to the nature of Research Degrees tuition fees are subject to change in future years.

5.17.2 Students are required to pay for the time studied during the academic year 2023/24. The commencement date of study is either 1 October 2023 or 1 February 2024.

5.17.3 Doctoral loans: A Doctoral Loan can help with Student Fees and living costs while Students undertake a postgraduate research degree course. The amount of the loan is not based on the income of the Student or the Student's family, and the loan is paid



directly to the Student. Students who apply for a Doctoral Loan are classified as self-payers and therefore must ensure payment of tuition fees are made by the due dates, outlined in paragraph 5.16.9. Further information can be found at <https://www.gov.uk/doctoral-loan>.

5.17.4 If a Student is in receipt of a tuition fee waiver as part of their studentship agreement, they will not be liable for payment of their tuition fees. Research Services will inform the Fees Office of all Students in receipt of a fee waiver in advance of the commencement of each academic year.

5.17.5 St Mary's University staff may be eligible for a 75% fee waiver for their doctoral programme (subject to approval). Staff members in receipt of a fee waiver are required to self-fund the remaining 25% of their tuition fees.

5.17.6 Students are required to be registered at the time of submission of their final thesis and at the time of their viva voce examination. All tuition fees must be paid as per the fee payment schedule in paragraph 5.17.9 below. Fees must be paid up until the point of thesis submission.

5.17.7 Students who have completed their research and are preparing their final thesis may apply to transfer to "completing status". Students will no longer be using the specialist facilities of the University, and will only receive limited advice about the preparation and submission of the final thesis from their supervisory team. The "completing status" registration period is for a maximum of six months and, will be charged at 50% of the student's current fee.

5.17.8 If a Student is required to undertake "minor corrections" (for the avoidance of doubt this is subject to confirmation from the course leader) to their thesis following the viva voce examination requiring up to 6 months additional work, and this takes the Student into the next tuition fee instalment category, the Student will not be liable for further tuition fees. If the Student is required to make "major corrections" to their thesis following the viva voce examination requiring 12 months or more additional work, the Student will continue to be liable for tuition fees until they have successfully re-submitted their thesis.

5.17.9 For courses commencing in October 2023 and running over the full academic year.

(a) the designated dates for 2023/24 are:

(i) Instalment 1: Due by Saturday 01 October 2023 (33%)



- (ii) Instalment 2: Due by Wednesday 1 February 2024 (33%)
- (iii) Instalment 3: Due by Thursday 1 June 2024 (34%)

(b) For courses commencing in February 2024:

- (i) Instalment 1: Due by Wednesday 01 February 2024 (33%)
- (ii) Instalment 2: Due by Thursday 1 June 2024 (33%)
- (iii) Instalment 3: Due by Sunday 1 October 2024 (34%)

## 5.18 Interruption of Studies – Fee Liability

5.18.1 For students who apply and are approved to take a period of interruption from their studies, the Student Fee liability will be adjusted accordingly on a pro-rata basis.

5.18.2 Student's will be responsible for payment of Student Fees for before and after the period of interruption of studies is approved.

Example fee liability due to an interruption of studies:

- **Course start date:** October 2023.
- Interruption from studies approved from 1 December 2023 to 1 March 2024 (3 months).
- The Student will be responsible for payment of Students Fees from
  - 1 October 2023 to 30 November 2023 (2 months of Student Fees); and
  - 2 March 2024 to 30 September 2024.
- Total = 7 months of Student Fees.

## 6. Payment of Student Fees

6.1 All accommodation fees for University managed accommodation are governed by the conditions set out in the Licence Terms and Conditions, and by any subsequent terms, agreements or policies. Accommodation fees are reviewed annually and are set out in the offer of accommodation provided to the Student upon acceptance of their application, depending on the type of accommodation chosen.

6.2 Prospective Students or continuing Students who wish to accept an offer of University accommodation are required to pay a £200.00 refundable deposit to secure their place. Payment will be taken during the offer acceptance process.



- 6.3 The University may retain all or part of the deposit in settlement or part-settlement of any sums which the Student owes to the University under these Regulations including rent arrears, charges for damage or loss to the accommodation or contents and any other reasonable costs resulting from any other breaches by a Student of his/her obligations under the Accommodation Licence Terms and Conditions.
- 6.4 If the deposit is insufficient to meet any outstanding charges or costs, the Student shall pay the balance owed to the University within 14 days of being notified.
- 6.5 The deposit shall be refunded to the Student within 28 days of the end of the Accommodation Licence, subject to the conditions set out in the Licence terms and conditions.
- 6.6 The University may terminate the licence at any time by serving notice if any payment is overdue by 14 days or the Student ceases to be registered with the University.
- 6.7 The University reserves the right to commence eviction proceedings for non-payment of rent and Students will be liable to indemnify the University for legal costs associated with eviction proceedings. Full details of the University's terms and conditions pertaining to Accommodation will be provided to the Student as part of a room offer. Please refer to this for further details of fees and charges.

### **Other Charges and Fees**

- 6.8 As set out on the University's website within the Student's particular course page certain programmes and courses may require additional fees to cover part or all the cost of special equipment, consumables or facilities over and above the tuition fee.
- 6.9 Where applicable these mandatory course costs include field trips, travel costs and attendance at performances. Whilst every effort is made advertise the additional costs on the online course page the programme leader can provide details of any optional charges during the academic year.

### **7. University Scholarships, Bursaries and Discounts**

- 7.1 Where a Student is entitled to a payment for a bursary or scholarship the University will arrange to pay the relevant amount to the Student's bank account directly.
- 7.2 Scholarships and Bursaries



7.2.1 Scholarships and bursaries offered by the University are normally awarded in the first year of study, and sometimes they cover future years subject to qualifying conditions being met. However, if the Student has a sponsor who will be paying the full and/or part balance of their tuition fees, the Student will not be eligible for a scholarship or bursary. Should a Student start to become sponsored during the course of their study, the Student will cease to be eligible for a scholarship or bursary from that point onwards.

7.2.2 Students withdrawing or interrupting their studies during the course of the academic year will have their scholarships or bursary award pro-rated to their period of study.

### 7.3 Discounts

7.3.1 If a Student holds a full Undergraduate or Postgraduate degree at St Mary's University they may be eligible for a discount of up to 20% off MA, MSc or PGCE course tuition fees thanks to the St Mary's Alumni discount, dependent on the subject of study. Any such reduction will be applied to the tuition fee liability prior to payment. Further information and guidance are available by clicking on this [link](#).

## 8. **Withdrawals and Interruptions of Study**

8.1 The Student's date of withdrawal or interruption of studies is the date the Student records on the official Student Withdrawal or Leave of Absence Form as the last date of attendance (Date of LOA). This must be confirmed by the signature of the appropriate Programme Director.

### 8.2 **Fee Liability**

8.2.1 The tables below show how tuition fee liability is calculated in circumstances where a student withdraws or where studies are interrupted by a Leave of Absence.

- (i) Undergraduate, PGCE and Foundation Degree Tuition Fee Liability August to December starters 2023/24:

<b>Date of withdrawal</b>	<b>% of Tuition Fee charged</b>
From 14 days after the start of your course* to 07/01/2024	25%
From 08/01/2024 to 07/04/2024	50%
From 08/04/2024	100%



- (ii) Undergraduate and Foundation Degree Tuition Fee Liability January to March 2023 starters:

Date of withdrawal	% of Tuition Fee charged
From 14 days after the start of your course* to 07/04/2024	25%
From 08/04/2024 to 22/09/2024	50%
From 23/09/2024	100%

- (iii) Undergraduate, PGCE and Foundation Degree Tuition Fee Liability April to July 2024 starters:

Date of withdrawal	% of Tuition Fee charged
From 14 days after the start of your course* to 22/09/2024	25%
From 23/09/2024 to 05/01/2025	50%
From 06/01/2025	100%

- (iv) Postgraduate Research Tuition Fee Liability October 2023/24 starters:

Date of withdrawal	% of Tuition Fee charged
From 15/10/2023 to 07/01/2024	25%
From 08/01/2024 to 16/04/2024	50%
From 17/04/2024	100%

- (v) Postgraduate Research Tuition Fee Liability February 2024 starters:

Date of withdrawal	% of Tuition Fee charged
From 15/02/2024 to 05/05/2024	25%
From 06/05/2024 to 04/08/2024	50%
From 05/08/2024	100%

\*The University grants a 14-day 'cooling off' period from the start date of your programme. Programme start dates are displayed on your online E:Vision account.



8.3 Students (Undergraduate/Foundation Degree/PGCE) returning from a Leave of Absence.

8.3.1 Students returning from a Leave of Absence (but who are not required to repeat any of their modules) will be charged the remaining tuition fee liability (subject to any inflationary increase) for the remaining part of the academic year during which they took a Leave of Absence. For example, where a Student takes a Leave of Absence having incurred a 25% liability, they will be charged the remaining 75% (subject to any inflationary increase) in the relevant academic year of return. .

8.4 Repeaters

8.4.1 Students who are repeating any part of the academic year due to academic failure will be charged for the credits that they are repeating and the tuition fee liability will be calculated on a pro-rata basis.

Repeat Students' may be required to pay Student Fees in excess of the tuition fee in the applicable academic year. At the end of the relevant academic year a breakdown will be provided to the student which will detail the tuition fees paid before the withdrawal and/or Leave of Absence and (where applicable) the tuition fees associated with repeating the programme of study (e.g. price per module or credit).

8.5 MA/MSc/PGCert (not PGCE) Fee Liability

8.5.1 Once the Programme Director has confirmed which modules were started or studied in the current academic year, the Fees Office will adjust the Student account and any overpayments will be refunded to the Student. Liability will be calculated on the number of modules which have been started. Registry Services will advise the Student Loans Company of the Student's change of circumstances. See this [link](#) for more details.

**9. Refunds**

9.1 All refunds are at the discretion of the University and, prior to consideration for any refund or waiver, all necessary withdrawal or interruption of studies procedures must have been completed by the Student and the Student must be recorded as withdrawn in the Student Record System.

9.2 To claim a refund, requests must be submitted in writing to [feesoffice@stmarys.ac.uk](mailto:feesoffice@stmarys.ac.uk) along with any necessary supporting documentation. Any refunds due will be made by the same method as the original payment, with the exception of cheque payments, which will be refunded by Bank Transfer.





9.3 Where a Student has other outstanding debts to the University, any refund amount due may be offset to clear the outstanding balance.

9.4 No refunds will be given if withdrawing from or interrupting studies on non-degree courses. In the event of a Student failing to complete a programme of study, other than in the withdrawal situations described above, all outstanding tuition fees owed to the University must be paid and no refunds will be due.

## **10. Penalties for Late or Non-Payment of Tuition Fees for Self-Funding Students**

10.1 Failure to pay tuition fees within 42 days of the due date will result in the immediate termination of registration or withdrawal from University facilities and, in the case of international Students, the UKVI will be reported in accordance with the University's Sponsorship License. When a Student is deregistered from their programme, they will be reported to the Home Office within 10 working days and their visa will be curtailed. Such Students will lose all working rights and should plan to leave the UK at the earliest opportunity.

10.2 The University reserves the right to withhold the award of a degree, diploma or certificate to a student who has not paid their tuition fees in full.

10.3 Students, who are registered on a programme of study and have overdue tuition fees, and have not contacted the Fees Office to discuss an alternative payment plan will have their access to University facilities suspended. This includes computer access, University network access and access to any areas requiring a Student ID card. Students may also have their registration at the University suspended.

## **11. Student Debt**

11.1 Student Debt is defined as an outstanding payment owed to the University in respect of Student Fees. This includes but is not limited to:

- (i) An outstanding prior year tuition fee and/or any related Student Fees.
- (ii) Accommodation (non-rental) charges such as lost keys.
- (iii) Non-payment of tuition fees for the current year, which have not been paid by an agreed (instalment) date.



- (iv) Where a sponsor or loan provider has not made payment or reclaimed payment either in part or of the total fee due.
- (v) Library fines (lost books / late return fees) and charges for materials/ rental of equipment etc.
- (vi) Repayments of University Student Hardship Fund loans.

11.2 Students retain the ultimate liability for the payment of their Student Fees and pursuant to paragraph 10.1 will be given a total of 42 days to pay the existing Student Debt before being withdrawn. Where any Student Fees remain outstanding, the University reserves the right to engage a third party, such as a debt collection agency, who may use a local agent to collect the outstanding Student Debt.

11.3 The University reserves the right to exclude any Students who have not paid their tuition fees/charges, or make satisfactory arrangements to pay, during the course of their studies. Students in debt to the University are not permitted to re-enrol for the following academic year until all debts have been paid in full and the funds have cleared.

11.4 The University reserves the right to claim any legal or other debt collection costs from Students who fail to pay in accordance with any agreements or invoices issued by the University.

## 12. Process for the Recovery of Outstanding Student Debt

### 12.1 Stage 1

- (a) Pursuant to section 5, if the Student fails to pay their Student Debt or tuition fees within 7 days (of the instalment dates) the University will send an e-mail (to the Students University e-mail account) advising of the outstanding debt and will allow the Student a further 21 days to either pay or resolve the debt with the Fees Office before formal University sanctions are applied ("**Notification of Student Debt**"). Upon the Student receiving the Notification of Student Debt, the University will also send weekly e-mails to remind the Student of the outstanding debt owing and outlining sanctions to be applied at stage 2 (see below).

### 12.2 Stage 2



- (b) If the tuition fees or Student Debt remain unpaid on expiry of the period for payment as set out in the Notification of Student Debt or the Student has failed to agree an exceptional payment plan with the University, the Student will be sent an e-mail advising them of formal sanctions which will be applied to their University access, such as suspension from Moodle, timetable and restrictions to the University's E:Vision portal ("**University Access Restricted Notification**"). This communication will confirm that failure to settle the overdue balance or set up a payment plan within the following 14 days will result in their access to University facilities being withdrawn if the tuition fees or Student Debt remain unpaid.
- (c) Students who subsequently make payment in full or agree an exceptional payment plan will have their access reinstated.

### 12.3 Stage 3

- (a) If, on expiry of the University Access Restricted Notification e-mail the Student has failed to respond and the Student Debt or tuition fees remains outstanding a final e-mail will be sent. This will advise the Student of their outstanding debt to the University and that their access to the University's facilities has been withdrawn ("**Registration Termination Notice**"). The Student has 14 days to appeal this decision before being formally withdrawn from the University. Further guidance can be found in the University's Academic Regulations.
- (b) The Registration Termination Notice will also confirm that the Student's account will be passed to an external debt collection agent for recovery if the balance is not settled within 14 days from the date of issuing the Registration Termination Notice which may result in the Student incurring further charges.
- (c) Once University facilities have been withdrawn they can only be re-instated once payment of the Student Debt has been made in full, and an alternative payment method has been agreed for any remaining future instalments.

### 12.4 Student Support eligibility

- 12.4.1 Where a Student has applied for a loan from a Student funding provider and the application is unsuccessful for whatever reason, the Student will receive written communication from their provider at which point the Student must contact the Fees Office as a matter of urgency at [feesoffice@stmarys.ac.uk](mailto:feesoffice@stmarys.ac.uk) to arrange an alternative method of payment.



### 13. E-mail Correspondence

- 13.1 All e-mail correspondence will be sent to your University e-mail account. Students are advised therefore to check their University e-mail account regularly as the main channel for communication from the University.

### 14. Financial support and advice

- 14.1 The University provides assistance to its students via its Student Funding Service. Students are advised to contact them with any financial issues that they may face.
- 14.2 Home and EU Students studying undergraduate, PGCE or PhD programmes may be able to arrange payment of their tuition fees by taking out a tuition fee loan. Information on obtaining a tuition fee loan can be found at: <https://www.gov.uk/browse/education/student-finance>.
- 14.3 Loans to Students may be given in the case of hardship and will be recorded on the Student's account. All loans must be repaid before graduation or leaving the University. The University scheme for emergency and similar loans can be found [here](#). Additional support and advice is also available from the St Mary's Student Union and from the following independent services: The Money Advice Trust Citizens Advice Bureau Step Change

### 15. Data Protection and GDPR

- 15.1 St Mary's will use the data provided by Students in their enrolment form completed manually or online for the purposes of:
- (a) Determining the amount of tuition fee payable in relation to a Student's circumstances;
  - (b) for the purposes of fulfilling our contractual obligations to prospective Students of the University;
  - (c) To process online tuition fee payments for Students' chosen courses of study;
  - (d) To determine Students' eligibility for St Mary's bursaries and waivers;
  - (e) We may share personal information with other University departments such as Registry, Student Services, Accommodation and International for the purposes of confirming a Student's status.



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Twickenham  
London

15.2 St Mary's takes its obligations in respect of privacy of personal data very seriously and it will only process personal information in accordance with its privacy statement and for the purposes detailed above, unless St Mary's informs Students otherwise. In order to ensure that the personal data on the Tuition Fee Payment Form is accurate and up to date, St Mary's request that Students inform the University of any relevant changes to the personal information being held.

### **Declaration**

By completing and agreeing the online enrolment or manual tuition fee payment form, Students consent to St Mary's University, Twickenham using their personal data for the purposes set out in this section 15. That consent can be withdrawn in writing at any time.

### **Useful Contacts**

Email: [feesoffice@stmarys.ac.uk](mailto:feesoffice@stmarys.ac.uk)

Telephone: 020 8240 4035

### **Fees Office Opening Hours**

Monday-Friday: 9.00am-5.00pm

The Fees Office helpdesk is situated on the 1<sup>st</sup> floor of J Block