St Mary's University, Twickenham

Tuition Fees Regulations 2025/26

Owner:	**Head of Revenues**
Reviewed by:	**Chief Financial Officer**
Approved by:	**Vice - Chancellor**
Review due date:	**August 2026**

1. INTRODUCTION

1.1 Students should read these Fee Regulations together with the Student Terms and Conditions.

1.2 In these Fee Regulations:

"**Cancellation Period**"	is the 14-day period after you accept your Offer
"**Enrol**"	"**Enrolled**" and "**Enrolment**" means when the Student has completed all the processes and procedures to become fully enrolled at the University, including those set out in paragraph 4
"**Offer**"	means an offer to you from the University of a place on your chosen Programme subject to the Terms and Conditions
"**Programme**"	means your chosen course of study
"**Regulations**"	means these Tuition Fee Regulations
"**Self-Funding Student**"	means Students not applying for a Student Fee Loan through the SLC
"**SLC**"	means the Student Loan Company
"**Student** "or **"you**"	refers to persons registered on any Programme at the University
"**Student Fees**"	are defined as any charges for tuition
"**Student Finance Provider**"	means any government-sponsored entity providing finance to students to assist with the payment of student tuition fees, accommodation costs or living expenses
"**Terms and Conditions**"	means the University's Student Terms and Conditions
"**UKVI**"	means UK Visas and Immigration, a division of the Home Office responsible for the United Kingdom's visa system
"**University** "and **"we**"	refers to St Mary's University, Twickenham, a company limited by guarantee registered in England and Wales under number 5977277 whose registered office is at Waldegrave Road, Strawberry Hill, Twickenham TW1 4SX
"**Working Day**"	means Monday to Friday, excluding any public holidays in England and Wales, or any other day that the University is closed for business

1.3 This document sets out the Students' obligations for payment of Student Fees, which will be in place for the academic year 2025/26 and covers the following areas:

1.3.1 the arrangements for becoming successfully Enrolled as a Student of the University;

1.3.2 the payment of tuition fee deposits, if applicable;

1.3.3 the payment of Student Fees;

1.3.4 refunds of Student Fees and deposits; and

1.3.5 the procedures to be applied in the event of non-payment of fees.

1.4 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 as specified in the Student Terms and Conditions.

1.5 These Regulations are designed to ensure that all Students receive clear, concise information by being treated fairly and equitably in understanding their Student Fees.

1.6 All Students are required to Enrol, either 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.

1.7 These Regulations apply to all Students - this includes part-time, full-time, undergraduates, postgraduates, Home and Overseas students.

2. TUITION FEES AND TUITION FEE VARIATIONS

2.1 Details of the Student Fees can be found at https://www.stmarys.ac.uk/student-finance/fees/tuition-fees.aspx

2.2 The UK Government regulates the maximum Student Fee chargeable and any annual increments for Home undergraduate Students, and selected postgraduate programmes, such as PGCE programmes.

2.3 Details of any additional Programme costs are listed on the relevant Programme page available on the University's website (www.stmarys.ac.uk) or within the University's prospectus.

2.4 Many programmes last several years, and the University reserves the right to increase your Student Fees each year, reflecting the changes in costs of delivering your Programme, improving the educational services we provide to you, and any changes in government policy or regulation. Cost increases take account of matters such as increased staffing costs, the need to maintain and renew the University facilities (for example, buildings, IT and library facilities) and inflation. The University therefore reserves the right to increase Student Fees annually to recognise these changes (as set out in paragraphs 2.6 and 2.7 below).

2.5 Tuition fee increases for Home undergraduate students, and selected Home postgraduate students on certain programmes, are subject to regulatory control by the UK Government. For the avoidance of doubt, Home Island (Isle of Man, Guernsey and Jersey) and Gibraltar students shall pay the same amount of Student Fees as Home fee status students. For a more extensive list of who is eligible for Home fees, please check the below UKCISA link here for further details. https://www.ukcisa.org.uk/student-advice/fees/full-list-of-categories-for-he-in-england/

2.6 In any event, a Student Fee increase in any one year for returning or continuing Home students, whose programmes are subject to regulated or capped fees, shall not exceed the greater of:

2.6.1 15% (fifteen percent) on the previous academic year's Student Fee; and

2.6.2 the average percentage increase in the Consumer Prices Index, which is a measure of inflation published monthly by the Office for National Statistics, for the 12 months immediately preceding the decision to increase fees,

subject at all times to the Student Fees not exceeding any Student Fee cap imposed by Government from time to time.

2.7 A Student Fee increase in any one year for returning or continuing postgraduate and Overseas students, whose programmes are not subject to regulated or capped fees, shall not exceed the greater of:

2.7.1 15% (fifteen percent) on the previous academic year's Student Fee; and

2.7.2 the average percentage increase in the Consumer Prices Index, which is a measure of inflation published monthly by the Office for National Statistics, for the 12 months immediately preceding the decision to increase fees.

2.8 Where Student Fee increases are applied, the University will aim to give affected Students no less than three months' written notice before the start of the academic year to which the Student Fee increase is intended to apply.

2.9 Where a Student changes their mode of study there may be circumstances that give rise to a change in a Student's Student Fee liability, for example (the list below is not exhaustive):

2.9.1 a requested change in the mode of study (e.g. moving from full-time to part-time or vice versa);

2.9.2 where a sponsor fails to pay within the University's 30-day payment terms; and

2.9.3 Enrolment on additional modules within the academic year.

2.10 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.

2.11 The University retains the right to amend these Regulations in accordance with Clause 9 of the Student Terms and Conditions.

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 for the rules and procedures regarding Student Fee status.

3.2 With the exception of specific cases, as defined by UKCISA, Student 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 Student 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 Student 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 any necessary deposits and all required Student Fees as directed by the University.

4.2 Upon successful Enrolment Student Fees are payable by the instalment dates set out in paragraph 5 below.

4.3 The University allows self-funding Students to pay their Student Fees in set instalments as detailed in paragraph 5.

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 undergraduate, PGCE or PhD applicants and continuing Students who have applied for a SLC loan to cover the cost of their Student Fees, will receive written confirmation of their entitlement from their Student Finance Provider. Prospective Students in receipt of a SLC loan will be required to provide their Student Support Number **("SSN")** or Customer Reference Number (**"CRN")** during the online Enrolment process - see paragraph 5.9.1 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 Self-funding Students

5.1.1 Students who are funding their own Student Fees may either pay in full or in three instalments on the designated dates set out in paragraphs 5.1.2, 5.1.3 and 5.1.4 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.

5.1.2 For programmes commencing in September 2025 and studying throughout the full academic year the designated dates for 2025/26 are:

(a) Instalment 1: Due by Monday 22 September 2025 (33%)

(b) Instalment 2: Due by Monday 5 January 2026 (33%)

(c) Instalment 3: Due by Monday 13 April 2026 (34%)

5.1.3 For programmes commencing in January 2026

(a) Instalment 1: Due by Monday 26 January 2026 (33%)

(b) Instalment 2: Due by Monday 13 April 2026 (33%)

(c) Instalment 3: Due by Monday 21 September 2026 (34%)

5.1.4 For programmes commencing April 2026

(a) Instalment 1: Due by Monday 13 April 2026 (33%)

(b) Instalment 2: Due by Monday 21 September 2027 (33%)

(c) Instalment 3: Due by Monday 4 January 2027 (34%)

5.2 Any alterations to the instalment plan set out in paragraphs 5.1.2, 5.1.3 and 5.1.4 above can only be made with the written agreement of the Fees Office who can be contacted at feesoffice@stmarys.ac.uk. Should a prospective Student or continuing Student be considered by the University as having extenuating circumstances, the Fees Office may (at its absolute discretion) agree for the Student 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.

5.3 Payment must be in British pounds sterling and can be made in full by debit/credit card using the University's E:Vision portal.

5.4 To make a bank transfer Students should log onto the E:Vision portal and make payment via Flywire.

5.5 Please note the University does not accept payment of Student Fees by cash. All transactions must be made online and as outlined in paragraphs 5.2, 5.3 and 5.4.

5.6 The 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.

5.7 Those Students who would normally be eligible for a SLC loan but who opt to pay Student Fees as a Self-Funding Student and subsequently fall behind on their instalment payment of Student Fees, will normally be expected to transfer to the deferred Government Loan scheme and request a loan from the SLC/ Student Finance England ("SFE") or the regional equivalent to cover the outstanding balance.

5.8 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 SLC/SFE, Student Finance Wales and the Student Awards Agency for Scotland are classified as 'UK Government loans'.

5.9 **Students who apply for a UK Government loan**

5.9.1 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 Finance Provider as to whether they are eligible for a Student Fee loan, the Student will normally be permitted to Enrol as set out in paragraph 4.

5.9.2 Should the Student Finance 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 5.1. The procedure and sanctions for the non-payment of Student Fees are detailed below in paragraphs 14 and 15.

5.10 **Payment by an approved financial sponsor**

5.10.1 If Student 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 Student 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 prior to online Enrolment.

5.10.2 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.

5.10.3 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.**

5.10.4 **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 pay any overdue Student Fees in full, in which case the Student must contact the Fees Office and make acceptable arrangements to pay promptly. If eligible, Home Students can apply for a undergraduate or postgraduate loan to settle their Student Fees.**

5.11 **Payment by an approved non-UK Government Student Finance Provider**

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

5.11.2 Should the Student Finance Provider default on payment of the Student Fees the Student is responsible for paying the Student Fees.

5.11.3 In the event that the loan received is insufficient to cover the Student Fees due, the Student is responsible for paying the remaining Student Fees balance.

5.11.4 The University reserves the right to decide which Student Finance Providers they will accept as approved.

5.12 **Postgraduate Taught Students**

5.13 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 Student Fees for a 20-credit module the overall Student Fee for the programme would be multiplied by 20 and divided by 180.

5.14 The following illustration shows a worked example where the overall fee for a postgraduate taught programme is £10,800. The fee for a 20-credit module would be calculated as follows:

20 x (£10,800 / 180 credits) = £1,200

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.

5.15 Postgraduate loans**:** A Postgraduate Master's Loan can help with Student Fees and living costs while Students undertake a postgraduate master's programme. 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 self-payers and therefore must ensure payment of Student Fees are made by the due dates, outlined in paragraph 5.1. If the programme lasts for more than a year, the loan will be divided equally across each year of the programme. The first payment will be made after the programme start date once the University confirms that the Student has registered.

5.16 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 £12,858 for programmes starting on or after 1 August 2025. Students need to be studying a full Masters Programme (i.e. MA, MSc, MRes). Distance Learners are eligible. Part-time programmes 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 are available via https://www.gov.uk/funding-for-postgraduate-study.

5.17 **Postgraduate Research Students**

5.17.1 All Student Fees shown are for the academic year 2025/26 only.

5.17.2 Students are required to pay for the time studied during the academic year 2025/26. The commencement date of study is either 1 October 2025 or 1 February 2026.

5.17.3 Doctoral loans: A Doctoral Loan can help with Student Fees and living costs while Students undertake a postgraduate research degree programme. 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 Student Fees are made by the due dates, outlined in paragraphs 5.17.9 and 5.17.10. Further information can be found at https://www.gov.uk/doctoral-loan.

5.17.4 If a Student is in receipt of a Student Fee waiver as part of their studentship agreement, they will not be liable for payment of their Student 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 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 Student 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 Student Fees must be paid as per the fee payment schedule in paragraphs 5.17.9 and 5.17.10 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 programme leader) to their thesis following the viva voce examination requiring up to 6 months additional work, and this takes the Student into the next Student Fee instalment category, the Student will not be liable for further Student 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 Student Fees until they have successfully re-submitted their thesis.

5.17.9 For programmes commencing in October 2025 and running over the full academic year, the designated dates for 2025/26 are:

(a) Instalment 1: Due by 06 October 2025 (33%)

(b) Instalment 2: Due by 02 February 2026 (33%)

(c) Instalment 3: Due by 01 June 2026 (34%)

5.17.10 For programmes commencing in February 2026:

(a) Instalment 1: Due by 02 February 2026 (33%)

(b) Instalment 2: Due by 01 June 2026 (33%)

(c) Instalment 3: Due by 05 October 2026 (34%)

6. OVERSEAS STUDENT DEPOSITS

6.1 All Overseas 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 deposit to secure a place on their Programme and to obtain a Confirmation of Acceptance ("**CAS"**).

6.2 At the University's sole discretion, certain Students may be exempt from having to pay the deposit. These include:

6.2.1 Students studying on a Study Abroad programme or applicable University partnership pathways where the partner institution is responsible for payment of the Students tuition fees;

6.2.2 Students receiving US Federal Aid (evidence must be provided);

6.2.3 Students receiving tuition fee sponsorship by a regulated government body, the British Council, approved international organisation, approved international company, university or a UK independent school (evidence must be provided); and

6.2.4 Students not requiring a student route visa to study in the UK.

6.3 The amount of deposit payable, along with payment instructions, will be confirmed to Students in their Offer from the University. The minimum deposit payable for the academic year 2025/26 is £8,000 (eight thousand pounds).

6.4 Deposit payments made to the University will be deducted from the Student's first year Student Fee liability as set out in the Offer. Where payment of Student Fees by instalments is selected, the balance of the total annual Student Fee (after deduction of the deposit) will be split into 3 equal instalments.

6.5 Deposits can be paid via the University's E:Vision portal following the link.

6.6 The deposit is non-refundable except under the circumstances outlined in paragraph 6.7 or 6.8 apply.

6.7 Subject to paragraph 6.9, the Student will receive a full refund of the deposit amount in the following circumstances:

6.7.1 the Student does not meet all the conditions in their Offer (whether a conditional or unconditional offer is made); or

6.7.2 the Student withdraws from their Programme and terminates their student contract within the Cancellation Period;

6.7.3 the University cancels the Programme in accordance with the Terms and Conditions; or

6.7.4 the Student has been unable to obtain a student visa necessary to study on the Programme and the University is satisfied that the Student took all reasonable steps to ensure they obtained the visa prior to commencing the Programme and that the failure to obtain the visa was not the Student's fault.

6.8 Subject to paragraphs 6.9 and 6.10, the University will retain 25% of the deposit and will refund the remaining 75% if the Student requests a refund after the Cancellation Period, but prior to Enrolment.

6.9 The Student will not be entitled to either a full refund or partial refund of the deposit in the following circumstances:

6.9.1 the Student has Enrolled; or

6.9.2 the Student is withdrawn from their Programme due to a breach of UKVI regulations, including for dishonesty and/or fraud at any stage of the visa application;

6.9.3 the Student has had their visa refused and the reason for refusal is fraud; or

6.9.4 the University withdraws the Student's Offer in accordance with the Terms and Conditions because it discovers that any information contained in the Student's application is fraudulent, including any failure to disclose any information that may be relevant to the Student's application.

6.10 It should be noted if a Confirmation of Acceptance for Studies (CAS) has been issued by the University, and a Student terminates their student contract outside of the Cancellation Period a £50.00 administration fee will be deducted from any refund (unless the Programme is cancelled by the University in accordance with the Terms and Conditions).

6.11 The table below show how the overseas deposit liability is calculated in circumstances where a Student withdraws from their Programme after the Cancellation Period:

Overseas Deposit Refund - 2025/26	
Date of Withdrawal	**% Total Deposit Refunded**
During the Cancellation Period	100%
After the Cancellation Period but prior to Enrolment.	75% less a £50 admin fee for CAS assignment
After the Student has Enrolled.	0%

7. HOME STUDENT DEPOSITS

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

7.2 The deposit is non-refundable unless:

7.2.1 the Student withdraws from their Programme and terminates their student contract within the Cancellation Period;

7.2.2 the prospective Student pays the deposit whilst holding a conditional Offer and subsequently does not meet the conditions;

7.2.3 the University cancels the Programme in accordance with the Student Terms and Conditions; or

7.2.4 Students who are in receipt of a government loan to pay for their postgraduate studies will have their deposit refunded once the SLC has disbursed and the University has received funds. Students should expect to receive their refunds 14 days after the first disbursement on the third Wednesday of October.

8. INTERRUPTION OF STUDIES – FEE LIABILITY (Postgraduate Research Students)

8.1 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.

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

8.3 Example fee liability due to an interruption of studies:

Programme start date: October 2025.

Interruption from studies approved from 1 December 2025 to 1 March 2026 (3 months).

The Student will be responsible for payment of Students Fees from

(a) *1 October 2025 to 30 November 2025 (2 months of Student Fees); and*

(b) *2 March 2026 to 30 September 2026.*

(c) *Total = 7 months of Student Fees.*

9. OTHER CHARGES AND FEES

9.1 As set out on the University's website, a particular programme page may detail additional fees which must be paid to cover part or all the cost of special equipment, consumables or facilities over and above the Student Fee.

9.2 This may include mandatory programme costs such as costs for field trips, travel and attendance at performances.

10. UNIVERSITY SCHOLARSHIPS, BURSARIES AND DISCOUNTS

10.1 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.

10.2 Scholarships and Bursaries

10.2.1 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 Student 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.

10.2.2 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.

10.3 **Discounts**

10.3.1 If a Student holds a full Undergraduate or Postgraduate degree at the University they may be eligible for a discount of up to 20% off MA, MSc or PGCE programme Student Fees, thanks to the University Alumni discount, dependent on the subject of study. Any such reduction will be applied to the Student Fee liability prior to payment. Further information and guidance are available by clicking on this link.

10.3.2 If a newly-Enrolled student has a parent, child, or sibling who is a current student, who received a degree from the University or who is a member of staff (on at least a 0.4 Full Time Equivalent contract), they may be eligible for a 10% discount on their Student Fees. Offer-holders will be invited to indicate their eligibility for this discount and upload evidence in the months before their Enrolment. Any such reduction will be applied to the Student Fee liability. This discount is not available to students Enrolling prior to September 2025.

11. WITHDRAWALS AND INTERRUPTIONS OF STUDY

11.1 The Student's date of withdrawal or interruption of studies is the date the Student states 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.

11.2 The information and tables below show how Student Fee liability is calculated in circumstances where a Student withdraws or where studies are interrupted by a Leave of Absence.

11.2.1 **Students funded by the SLC**

Students funded by the SLC will have their Student Fee liability calculated in accordance with the SLC guidelines.

11.2.2 **Self-Funded Home and non-deposit paying Overseas Students**

Undergraduate, PGCE and Foundation Degree Tuition Fee Liability - September starters 2025/26	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
After the Cancellation Period and up to 05/10/25	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
From 06/10/25 - 04/01/26	25%
From 05/01/26 to 12/04/26	50%
From 13/04/26	100%

Undergraduate, PGCE and Foundation Degree Tuition Fee Liability - January starters 2025/26	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
After the Cancellation Period and up to 08/02/26	0% (No Student Fee due, and any Student Fees paid will be refunded in full)

From 09/02/26 - 12/04/26	25%
From 13/04/26 to 20/09/26	50%
From 21/09/26	100%

Undergraduate, PGCE and Foundation Degree Tuition Fee Liability - April starters 2025/26	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
After the Cancellation Period and up to 26/04/26	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
From 27/04/26 - 20/09/26	25%
From 21/09/26 to 03/01/27	50%
From 04/01/27	100%

11.2.3 **Deposit paying Overseas Students**

Please note, the deposit payment will be deducted from a Student's first year Student Fee liability, and the amounts of the three tuition fee instalments set out in paragraph 5.1 shall be updated accordingly.

Undergraduate, PGCE and Foundation Degree Tuition Fee Liability - September starters 2025/26	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees and deposit paid will be refunded in full)
After the Cancellation Period up to the date of Enrolment	0% (although 25% of the deposit will be retained by the University in accordance with paragraph 6.8).
From the date of Enrolment to 04/01/26	The higher of 25% of the Student Fee or the full amount of the deposit.
From 05/01/26 to 12/04/26	The higher of 50% of the Student Fee or the full amount of the deposit.
From 13/04/26	100% of the Student Fee

Undergraduate, PGCE and Foundation Degree Tuition Fee Liability - January starters 2025/26	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
After the Cancellation Period up to the date of Enrolment	0% (although 25% of the deposit will be retained by the University in accordance with paragraph 6.8).
From the date of Enrolment to 12/04/26	The higher of 25% of the Student Fee or the full amount of the deposit.
From 13/04/26 to 20/09/26	The higher of 50% of the Student Fee or the full amount of the deposit.

From 21/09/26	100%

Example 1 - fee liability for a deposit paying Overseas student

- Total annual tuition fee: £17,100
- Deposit: £8,000
- Programme start date: 22 September 2025
- Date student notifies the University that they are withdrawing from their Programme and terminating their student contract: 1 November 2025
- Student's fee liability
    - Deposit: 100% of the £8,000 deposit will be retained by the University
    - Tuition fees: 25% of the annual tuition (£4,275).
    - the tuition fee payment).

Example 2 - fee liability for a deposit paying Overseas student

- Total annual tuition fee: £17,100
- Deposit: £8,000
- Programme start date: 22 September 2025
- Date student notifies the University that they are withdrawing from their Programme and terminating their student contract: 1 February 2026
- Student's fee liability
    - Deposit: 100% of the £8,000 deposit will be retained by the University
    - Tuition fees: 50% of the total annual tuition fee will be payable (£8,550).
    - The student's total liability will be £8,550 (i.e. £8,000 + £550).

11.2.4 **Franchise Partners**

Undergraduate, PGCE and Foundation Degree **Tuition Fee Liability - September starters 2025/26**	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
After the Cancellation Period to 04/01/26	25%
From 05/01/26 to 12/04/26	50%
From 13/04/26	100%

Undergraduate, PGCE and Foundation Degree

Tuition Fee Liability - January starters 2025/26	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
After the Cancellation Period to 12/04/26	25%
From 13/04/26 to 20/09/26	50%
From 21/09/26	100%

Undergraduate, PGCE and Foundation Degree Tuition Fee Liability - April starters 2025/26	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
After the Cancellation Period to 20/09/26	25%
From 21/09/26 to 03/01/27	50%
From 04/01/27	100%

Undergraduate, PGCE and Foundation Degree Tuition Fee Liability - June starters 2025/26	
Date of Withdrawal	**% of Total Student Fee Due**
During the Cancellation Period	0% (No Student Fee due, and any Student Fees paid will be refunded in full)
After the Cancellation Period to 20/09/26	25%
From 21/09/26 to 03/01/27	50%
From 04/01/27	100%

11.3 **Students (Undergraduate/Foundation Degree/PGCE) returning from a Leave of Absence**

Students returning from a Leave of Absence (but who are not required to repeat any of their modules) will be charged the remaining Student Fee liability (subject to any increase in accordance with the terms of the Student Terms and Conditions) 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.

11.4 **Repeaters**

11.4.1 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 Student Fee liability will be calculated on a pro-rata basis.

11.4.2 Repeat Students may be required to pay Student Fees in excess of the Student 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 Student Fees paid before the withdrawal and/or Leave of Absence and (where applicable) the Student Fees associated with repeating the programme of study (e.g. price per module or credit).

11.5 **MA/MSc/PGCert (not PGCE) Fee Liability**

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.

11.6 **St Mary's University Online**

11.6.1 It should be noted that Students are liable to pay the full cost in advance of each module starting. Access to learning materials will be granted to Students once payment of Student Fees has been made in full.

11.6.2 Students will receive a full refund of their Student Fees paid if they withdraw from their Programme and terminate their student contract within the Cancellation Period and up to 10 Working Days after commencing their Programme. After this time period no refund will be made. All refunds will be processed in accordance with paragraph 12.

12. **PROCESS FOR REFUNDS**

12.1 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.

12.2 If you terminate your student contract with the University within the Cancellation Period, we will refund any Student Fees and deposit paid as soon as possible and in any event within 14 days of receipt of your notice of cancellation. If you terminate the student contract after this period, the University will refund any Student Fees and deposit paid (minus the £50 CAS administration fee), to which the University has concluded the Student is entitled to, as soon as possible and in any event will use reasonable endeavours to refund any such amounts within one calendar month of receipt of your notice of cancellation. If Students pay via an international bank transfer and any details provided are incorrect this may cause delays refunding the payment.

12.3 Any refunds will be made in British Pound Sterling (GBP).

12.4 The University is not able to refund any shortfalls due to exchange rate fluctuations, or offer compensation for any bank or other charges incurred.

12.5 The University refund policy is that all credit or debit card refunds are issued back to the original credit or debit card (source) used when the initial deposit payment was made. The University may request supporting documentation such as a remittance advice and/or bank statement.

12.6 Refunds for domestic and international bank transfers are made via our domestic BACS or international payment mechanism. The University is not liable for any variance due to foreign exchange rate fluctuations.

12.7 If you are studying a non-degree programme (such as a short course) and you withdraw from your Programme and terminate your student contract outside the Cancellation Period, no refund will be given. In the event of a Student failing to complete their Programme, other than in the withdrawal situations described above, all outstanding Student Fees owed to the University must be paid and no refunds will be due.

13. **PENALTIES FOR LATE OR NON-PAYMENT OF TUITION FEES FOR SELF-FUNDING STUDENTS**

13.1 Failure to pay Student 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 Overseas Students, the UKVI will be notified in accordance with the University's Sponsorship License. When a Student who has a visa 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.

13.2 The University reserves the right to withhold the award of a degree, diploma or certificate to a Student who has not paid their Student Fees in full.

13.3 Students, who are registered on a Programme and have overdue Student 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.

14. **STUDENT DEBT**

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

14.1.1 an outstanding prior year Student Fee and/or any related Student Fees;

14.1.2 non-payment of Student Fees for the current year, which have not been paid by an agreed (instalment) date;

14.1.3 where a sponsor or Student Finance Provider has not made payment or reclaimed payment either in part or of the total fee due;

14.1.4 library fines (lost books / late return fees) and charges for materials/ rental of equipment etc; and/or

14.1.5 repayments of University Student Hardship Fund loans.

14.2 Students retain the ultimate liability for the payment of their Student Fees and pursuant to paragraph 13.1 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.

14.3 The University reserves the right to exclude any Students who have not paid their Student 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 Student Fees have been paid in full and the funds have cleared.

14.4 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.

15. **PROCESS FOR THE RECOVERY OF OUTSTANDING STUDENT DEBT**

15.1 **Stage 1**

15.1.1 If the Student fails to pay their Student Debt or Student Fees within 7 days (of the instalment dates) the University will send an e-mail (to the Student's 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).

15.2 **Stage 2**

15.2.1 If the Student 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 Student Fees or Student Debt remain unpaid.

15.2.2 Students who subsequently make payment in full or agree an exceptional payment plan will have their access reinstated.

15.3 **Stage 3**

15.3.1 If, on expiry of the University Access Restricted Notification e-mail the Student has failed to respond and the Student Debt or Student 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.

15.3.2 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.

15.3.3 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.

15.4 **Student Support eligibility**

Where a Student has applied for a loan from a Student Finance Provider and the application is unsuccessful for whatever reason, the Student will receive written communication from their Student Finance Provider at which point the Student must contact the Fees Office as a matter of urgency at feesoffice@stmarys.ac.uk to arrange an alternative method of payment.

16. **E-MAIL CORRESPONDENCE**

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.

17. **FINANCIAL SUPPORT AND ADVICE**

17.1 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.

17.2 Home studying undergraduate, PGCE or PhD programmes may be able to arrange payment of their Student Fees by taking out a Student Fee loan. Information on obtaining a Student Fee loan can be found at: https://www.gov.uk/browse/education/student-finance.

17.3 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.

18. DATA PROTECTION

18.1 The University will use the data provided by Students in their Enrolment form completed manually or online for the purposes of:

18.1.1 determining the amount of Student Fee payable in relation to a Student's circumstances;

18.1.2 for the purposes of fulfilling our contractual obligations to prospective Students of the University;

18.1.3 to process online Student Fee payments for Students' chosen courses of study;

18.1.4 to determine Students' eligibility for University bursaries and waivers; and

18.1.5 we may share personal information with other University departments such as Registry, Student Services, Accommodation and Overseas for the purposes of confirming a Student's status.

18.2 The University 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 the University informs Students otherwise. In order to ensure that the personal data on the Tuition Fee Payment Form is accurate and up to date, the University may request that Students inform the University of any relevant changes to the personal information being held.

Useful Contacts
Email: 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 1st floor of J Block