Tuition Fees Regulations 2019/20

<table>
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<tr>
<th>Owner:</th>
<th>Head of Revenues</th>
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<tr>
<td>Reviewed by:</td>
<td>Chief Financial Officer, Recruitment Board</td>
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<td>Approved by:</td>
<td>Vice - Chancellor</td>
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<td>Review due date:</td>
<td>August 2020</td>
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Students should read this in conjunction with their Terms and Conditions of the 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 2019/20 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 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 clause 1.4. Students are defined as persons registered onto 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 University’s academic year which commences 1 September or before 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) or within the University's prospectus which 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. The University may apply an annual inflationary increase to tuition fees for each year of study capped at the higher of 5% or the Customer Price Index Inflation (CPI) rate.

2.5 Pursuant to clause 2.4 there may be circumstances that give rise to a tuition fee liability being reviewed 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 30 day payment terms; and
   d) Enrolment of 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 additional tuition fees as soon as reasonably practicable.

2.7 Notwithstanding the conditions noted above, no student should expect their fee level to change by more than the higher of 5% or the Customer 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 its Fees Policy at any point in time, including there being any fundamental change in the regime set by the UK Government for the financing of tuition fees for domestic and EU students.

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. Please refer to www.ukcisa.org.uk for the rules and procedures regarding tuition fee status.
3.2 With exception to the 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 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 clause 5.1.

4.3 The University allows Self-Funding Students to pay their tuition fees in set instalments as detailed in Section 5.1. For the purposes of these Regulations Self-Funding Students are defined as Students not applying for a Tuition Fee loan through the Government.

4.4 Enrolment will not be complete until payment details have been provided. Failure to complete the enrolment process will result in your 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 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 Government loan will be required to provide their Student Support Number (“SSN”) or Customer Reference Number (“CRN”) during the online registration process - See Section 5.8 for further details.

4.6 Failure to complete the University’s registration process as stated in this clause 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 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 registration.

5.2 Self-funding Students

5.2.1 For courses commencing September 2019 and running over the full academic year the designated dates for 2019/20 are:

(i) Instalment 1: Due by Friday 20 September 2019 (33%)
(ii) Instalment 2: Due by Monday 6 January 2020 (33%)
(iii) Instalment 3: Due by Monday 20 April 2020 (34%)

5.2.2 For courses commencing in January 2020

(i) Instalment 1: Due by Monday 6 January 2020 (50%)
(ii) Instalment 2: Due by Monday 20 April 2020 (50%)

5.2.3 For courses commencing April 2020

(i) Instalment 1: Due by Due Monday 27 April 2020 (50%)
(ii) Instalment 2: Due by Monday 28 September 2020 (50%)

5.3 Any alterations to the instalment plan as set out in clause 5.2 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 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 sterling and can be made in full by debit/credit card using the University’s Tuition Fee Payment Portal here https://epayments.stmarys.ac.uk/open/.

5.5 If you wish to make a bank transfer please contact the Fees Office at feesoffice@stmarys.ac.uk and the University’s bank details can be provided. The University’s bank details will also be provided during online registration.
5.6 Those Students who would normally be eligible for a 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.

5.7 The University reserves the right to decide which organisations or companies will be accepted as an approved financial sponsor. For the purposes of this document loans provided by Student Finance England, Student Finance Wales and the Student Awards Agency for Scotland are classified as Government loans.

5.8 Students who apply for a Government loan

5.8.1 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 specified in clause 4.

5.8.2 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 clause 5.2. The procedure and sanctions for the non-payment of tuition fees are detailed below in clause 11.

5.9 Payment by an approved financial sponsor

5.9.1 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.

5.9.2 This can also be requested from feesoffice@stmarys.ac.uk prior to online registration.

5.9.3 The Sponsorship Confirmation Form must contain the following:

(a) be an official letter of sponsorship on the organisations headed paper signed by an authorised signatory of the sponsor;

(b) include the invoice address, contact details and name of the official contact at the sponsor; and

(c) Include 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 clear any overdue balance in full. In which case the Student must contact the Fees Office and make acceptable arrangements to pay any outstanding tuition fees promptly.

5.11 Career Development Loan

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

5.11.2 Students must provide a copy of their loan agreement/schedule of payments letter during online registration. If at registration 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 register.

5.11.3 If a Student takes out a Career Development Loan that covers only part of the tuition fees due for the academic year 2019/20, 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 2019.

5.11.4 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.

5.12 Payment by an approved non-UK Government Loan provider

5.12.1 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.

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

5.12.3 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.
5.12.4 The University reserves the right to decide which loan providers they will accept as approved.

5.13 **Tier 4 International Student Deposits**

5.13.1 All International Students who require a Tier 4 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 course and to obtain a Confirmation of Acceptance ("CAS").

5.13.2 Those exempt from having to pay the deposit are Students from 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.

5.13.3 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 2019/20 is £5,000.00.

5.13.4 Deposit payments made to the University will be deducted from the total annual tuition fee amount set out in the offer letter. Where payment of tuition fees by instalments is selected, the balance of the total annual tuition fee will be split into 3 equal instalments.

5.13.5 Deposits can be paid by following the link.

5.13.6 The deposit is non-refundable except under the circumstances outlined in our refund policy.

5.14 **Deposit Guarantee Scheme**

5.14.1 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.

5.14.2 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.

5.15 Postgraduate Taught Students

5.15.1 Postgraduate loans: a Postgraduate Master’s Loan can help with Student Fees and living costs while you study a postgraduate master’s course. The amount you’ll get is not based on you or your family’s income. The loan is paid directly to you. 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 section 5.2. If your course lasts for more than a year, the loan will be divided equally across each year of your course. You get the first payment after your course start date once the University confirms that you have registered.

5.15.2 The loan will be paid in 3 instalments of 33%, 33% and 34% each year. After your Master’s Loan application has been approved, you’ll be sent a letter with your payment dates or you can check them in your online account. You can get up £10,906 if your course starts on or after 1 August 2019. 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 Student 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 Masters Loans 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

5.16 Postgraduate Research Students

5.16.1 All tuition fees shown are for the academic year 2019/20 only. Due to the nature of Research Degrees tuition fees are subject to change in future years.

5.16.2 New postgraduate Students should refer to their postgraduate offer letter for details of arrangements for payment of their tuition fees.

5.16.3 Students are required to pay for the time studied during the academic year 2019/20. The commencement date of study is either 1 October 2019 or 1 February 2020.
5.16.4 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 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.

5.16.5 If a Student is in receipt of a tuition fee waiver as part of their Studentship agreement, they will not be liable for 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.

5.16.6 St Mary’s University staff may be eligible for a 75% fee waiver for their doctoral programme. Staff members are required to self-fund the remaining 25% of their tuition fees.

5.16.7 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 clause 5.16.9 below. If you submit your thesis before your next fee instalment is due and your viva voce examination falls into the next fee instalment category, then you are liable for those tuition fees up until you have successfully passed your PhD/EdD.

5.16.8 If you are required to undertake “minor corrections” (for the avoidance of doubt this is subject to confirmation from the course leader) to your thesis following the viva voce examination requiring up to 6 months additional work, and this takes you in to the next tuition fee instalment category, you will not be liable for further tuition fees. If you are required to make “major corrections” to your thesis following the viva voce examination requiring up to 12 months additional work, you will continue to be liable for tuition fees until you have successfully passed your PhD/EdD.

5.16.9 For courses commencing October 2019 and running over the full academic year.

(a) the designated dates for 2019/20 are:

(i) Instalment 1: Due by Tuesday 1 October 2019 (33%)
(ii) Instalment 2: Due by Monday 6 January 2020 (33%)
(iii) Instalment 3: Due by Monday 20 April 2020 (34%)

(b) For courses commencing February 2020:

(i) Instalment 1: Due by Monday 3 February 2020 (50%)
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 a place in University accommodation are required to pay an application payment of £250 comprising a £200 deposit and £50 non-refundable booking fee to secure their place.

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. 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 your 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 year 1, and sometimes they cover future years subject to qualifying conditions being met. However, if you have a sponsor who will be paying the full and/or part balance of your tuition fees, you will not be eligible for a scholarship or bursary. Should you receive a sponsor during the course of your study, you 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 you hold a full Undergraduate or Postgraduate degree at St Mary’s University you may be able to claim up to 20% off your MA, MSc or PGCE course tuition fees thanks to the St Mary’s Alumni discount, dependant on the subject of study. This reduction will be applied to your tuition fee prior to payment. Further information and guidance is 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 enters 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.
(i) Undergraduate/PGCE (Full-time) Tuition Fee Liability 2019/20:

<table>
<thead>
<tr>
<th>Date of withdrawal</th>
<th>% of Tuition Fee charged</th>
<th>Tuition Fee liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 30/9/19 to 05/1/20</td>
<td>25%</td>
<td>£2312.50</td>
</tr>
<tr>
<td>From 06/1/20 to 20/4/20</td>
<td>50%</td>
<td>£4625</td>
</tr>
<tr>
<td>From 21/4/20 to 22/5/20</td>
<td>100%</td>
<td>£9250</td>
</tr>
</tbody>
</table>

(ii) Foundation Degree Tuition Fee Liability 2019/20:

<table>
<thead>
<tr>
<th>Date of withdrawal</th>
<th>% of Tuition Fee charged</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 30/9/19 to 05/1/20</td>
<td>25%</td>
</tr>
<tr>
<td>From 06/1/20 to 20/4/20</td>
<td>50%</td>
</tr>
<tr>
<td>From 21/4/20 to 22/5/20</td>
<td>100%</td>
</tr>
</tbody>
</table>

(iii) PGCE Part-time Tuition Fee Liability April 2020 starters:

<table>
<thead>
<tr>
<th>Date of withdrawal</th>
<th>% of Tuition Fee charged</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 2 May – 30 September</td>
<td>25%</td>
</tr>
<tr>
<td>From 1st October – 31 December</td>
<td>50%</td>
</tr>
<tr>
<td>From 1st January</td>
<td>100%</td>
</tr>
</tbody>
</table>

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

8.3.1 Once the course tutor 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. We will advise Student Finance on your change of circumstances. See this link for more details.

8.4 Returning from a leave of absence

8.4.1 Students returning from a leave of absence will be charged the remaining tuition fee liability for the period they took a leave of absence. For example, where a Student takes a leave of absence in term 1 and charged 25% liability they will be charged the remaining 75% liability for their resumption year of study.
8.5 **Repeaters**

8.5.1 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.

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 is 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 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 and, in the case of international Students, will be reported to UKVI in accordance with the University's Tier 4 Sponsorship License. If you are deregistered from your programme you will be reported to the Home Office within 10 working days and your Tier 4 visa will be curtailed. You will lose all working rights and you should plan to leave the UK at the earliest convenience.

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.

   (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.

11.2 Students retain the ultimate liability for the payment of their Student Fees and pursuant to clause 13 will be given a total of 42 days to pay the existing Student Debt. 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.

12.1 **Stage 1**

(a) Students will be sent an e-mail to their University e-mail account advising of the outstanding debt and will allow the Student 14 days to either pay or resolve the debt with the Fees Office ("Notification of Student Debt").

12.2 **Stage 2**

(b) On expiry of the Notification of Debt, and the tuition fees remain unpaid or the Student has failed to agree an exceptional payment plan with the University, the Student will be sent a second e-mail (as above) advising them of their continued outstanding debt. This communication will confirm that failure to settle the overdue balance or setup a payment plan within the next 14 days will result in their access to University facilities being withdrawn if the tuition fees remain unpaid.

(c) Students who subsequently make payment in full or agree an exceptional payment plan will have their access reinstated ("Notification of Student Debt Reminder").

12.3 **Stage 3**

(d) If after a further 14 days on expiry of the Notification of Student Debt Reminder e-mail the Student has failed to respond and the Student Debt remains outstanding a final e-mail will be sent. This will advise them of their outstanding debt to the University and that their access to the University's facilities has been withdrawn. ("Final Warning Student Debt")

(e) The e-mail 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 Final Warning Student Debt which may incur further charges.

(f) 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 to arrange an alternative method of payment.
13. E-mail Correspondence

13.1 Please note all e-mail correspondence will be sent to your University e-mail account and where possible your preferred e-mail address also. 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

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.

14.1 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. For information on obtaining a tuition fee loan please see: https://www.gov.uk/browse/education/student-finance and follow the appropriate links.

14.2 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 you provide in your registration form completed manually or online for the purposes of:

(a) Determining the amount of tuition fee payable in relation to your circumstances;

(b) for the purposes of fulfilling our contractual obligations to you as a prospective student of the University;

(c) To process online tuition fee payments for your chosen course of study;

(d) To determine your eligibility for St Mary’s bursaries and waivers;

(e) We may share your personal information with other University departments such as Registry, Student Services, Accommodation and International for the
purposes of confirming your student status and where necessary you require the use of these services.

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 you 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 you inform them of any relevant changes to the personal information it holds about you.

Declaration

By completing and agreeing the online registration or manual tuition fee payment form, I consent to St Mary’s University, Twickenham using my personal data for the purposes in 16 a-e above and understand that I can withdraw my consent at any time.

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