

UNIVERSITY OF ESSEX
TUITION FEES: PAYMENT AND LIABILITY POLICY
July 2022

1. CONTEXT, AIMS AND OBJECTIVES

- 1.1 The University of Essex is committed to a fair and transparent policy in respect of charges made to students. This is one of a number of documents that make up your Student Contract. The University's commitment is underpinned by an approach that balances fairness to all students while safeguarding the interests of the University.
- 1.2 Students will be asked to agree to the terms of this policy as part of the registration process at the start of each academic year of study or at certain points during the year, for example January and April.
- 1.3 The policy is underpinned by the relevant University Regulations relating to Registration and Academic Affairs.

2. POLICY FRAMEWORK

2.1. Scope, Jurisdiction and Responsibilities

- 2.1.1. This policy applies to all new entry and continuing students who have completed registration and who are studying at the University of Essex in the academic year 2022-23.
- 2.1.2. Students registered for a University of Essex validated programme of study as part of a collaborative partnership are covered by the appropriate fee liability arrangements in place at the relevant partner institution.
- 2.1.3. The Academic Registrar or his/her nominee has responsibility for managing the processes associated with fee liability for students and the financial liability for students who may withdraw or intermit.
- 2.1.4. The Academic Registrar or his/her nominee are responsible on behalf of the University Steering Group for oversight and regular review of this policy and its effective implementation and dissemination to staff and students.
- 2.1.5. Complaints or concerns about any aspect of the implementation and management of this policy and its provisions are handled in accordance with the Student Concerns and Complaints Procedure

2.2. Fee Liability

- 2.2.1. Once registered at the University and the programme of study start date has been reached, all students, regardless of funding source and fee status, are liable for their fees for the relevant degree course or research degree.
- 2.2.2. Self-funded students are required to pay fees in full or in three equal instalments, payable each term.
- 2.2.3. For students who are funded by a sponsor, the University will receive these fees in accordance with the requirements or rules of that sponsor. Examples of sponsors include, but are not exhaustive to:
- the UK Government via the Student Loans Company
 - the NHS
 - external sponsors that are formally recognised for this purpose by the University, for example international students may be sponsored by their national government or home university, usually administered via the local Embassy
- 2.2.4. Tuition fees are paid online during the online registration process except in the following situations:
- where alternative arrangements are agreed with the relevant external body or sponsor
 - where undergraduate students have applied for a student loan from the Student Loans Company
 - where a postgraduate student holds a confirmed postgraduate loan from the Student Loans Company
- 2.2.5. Some students who require a student visa to study in the UK will have already been required to make a tuition fee deposit payment as part of the admission process. See the [Tuition Fee Deposit Policy for 2022 entry](#) for further details.
- 2.2.6. Unpaid tuition fees may result in the following:
- late charges
 - prevention from progressing to the next level of the study
 - non conferral of the relevant academic award
 - prevention from attending the graduation ceremony
 - withdrawal from the programme of study
 - prevention from applying for a new course at University of Essex

Please refer to the Student Debt Policy 2022 for further information.

2.3. Student Loans Company (SLC) – Undergraduate students

- 2.3.1. Undergraduate students seeking SLC funding are required to (and it is their responsibility to) submit an application for funding as early as possible to ensure that this has been approved prior to registering. This is to ensure that SLC have plenty of time to assess their eligibility for tuition fee loans and where applicable, maintenance loan or any additional grants. This application process with SLC must be completed for every academic year studied.
- 2.3.2. During the University's Admissions application process, students are asked to declare whether they are intending to receive SLC funding to fund their course tuition fees. This is to ensure that their student record reflects that this is their intention when they reach the point of registering.
- 2.3.3. At the point of registering, where a student has submitted an application to SLC but the outcome is still 'pending' rather than 'approved', the student will be permitted to register without being asked to pay any fees upfront.
- 2.3.4. Under these circumstances, the student is required to undertake that, in the event that the SLC refuses an application for funding, they will accept personal liability for payment of tuition fees as a self-funded student.
- 2.3.5. Failure to pay the fees in these circumstances, will lead to withdrawal of the student's registration with the University.
- 2.3.6. Where a student has not submitted an application to the SLC, the student will not be permitted to register unless the minimum payment required of a self-funded student is made.
- 2.3.7. If a student has applied to the SLC for an undergraduate loan to cover the full cost of their fees, the payment will be paid directly to the University.

2.4. Student Loans Company (SLC) – Postgraduate students

- 2.4.1. Postgraduate students seeking SLC funding are required to (and it is their responsibility to) submit an application for funding as early as possible to ensure that this has been approved prior to registering. This is to ensure that SLC have plenty of time to assess their eligibility for a loan.
- 2.4.2. At the point of registering, postgraduate students with a confirmed Postgraduate Loan from SLC will be permitted to register without first making payment of the initial instalment of fees. If an application is still showing as 'pending', the student will be

required to make necessary payment for at least their first term (usually one third of their full year fee) in order to complete the registration process.

2.4.3. These students will be granted an extension to the normal instalment payment dates, in line with the Postgraduate Loan release dates, and will be invoiced as follows:

Table 1

Payment date	Payment due
On or before 28 days from the course start date	33.3% of the annual fee
On or before 16 January 2023	33.3% of the annual fee
On or before 24 April 2023	33.3% of the annual fee

2.4.4. Failure to pay the fees by these payment dates will lead to withdrawal of the student's registration with the University.

2.4.5. Until the Postgraduate Loan is confirmed to the University students will be recorded as self-funded and will be required to pay the initial instalment online during the pre-registration process or in person at registration.

2.4.6. Fee liability following withdrawal or intermission for students with Postgraduate Loans is assessed as for any other self-funded student (see Table 2 and Table 3 below).

2.5. Student Loans Company (SLC) - Short Courses

2.5.1. For students seeking SLC funding for the Short Courses, it is their responsibility to submit an application for funding as early as possible to ensure that it has been considered and approved prior to registering. This is to ensure that the SLC have adequate time to assess the eligibility for a loan.

2.5.2. In the event that the SLC refuses an application for funding, the student is required to accept personal liability for payment of tuition fees as a self-funded student.

2.5.3. Students are expected to pay fees up front and are liable for the full tuition fee from the first day of their course.

2.5.4. Failure to pay the fees may lead to withdrawal of the student's registration at the University, in line with the Student Debt Policy.

2.6. U.S. Federal Aid students

- 2.6.1. Students in receipt of US Federal Aid are liable for overseas tuition fees as a self-funded student in line with Table 2 below. Fees are deducted directly from Direct Loan disbursements and the student is required to pay any outstanding balance if the loan amount disbursed is lower than the tuition fees due.
- 2.6.2. Although tuition fee payments are normally due by the dates specified in Table 1 above, for Postgraduate Taught students in receipt of US Federal Aid, a payment plan will be put in place to allow students to pay their tuition fees in 4 equal instalments deducted from their 4 disbursements.
- 2.6.3. Postgraduate Research Students, and a small number of Undergraduate or Postgraduate Taught students on specific courses receive their US Loan in two disbursements due to US Department of Education regulations. Under these circumstances, the University collects tuition fees in two instalments deducted from the disbursements. Students are notified when this applies to them.
- 2.6.4. If a student withdraws or intermits during the year, the University completes the U.S. Department of Education Title IV Funds return calculation (see [the Return of Title IV Funds Policy \(U.S. Federal Aid\)](#)), as well as a separate calculation for the outstanding Tuition Fee liability. Due to student payment dates aligning with disbursement dates rather than fee liability dates, students will receive a final statement showing any outstanding payment or refund due.

2.7. Fee liability following Withdrawal (except Edge Hotel Students – for Edge Hotel see 2.13)

- 2.7.1. If a student officially registers as part of the online or in-person registration process and chooses to withdraw prior to the start date of the course (as detailed in their offer letter) there is no fee liability.
- 2.7.2. If a student officially registers as part of the online or in-person process and chooses to withdraw after the start date of the course (as detailed in their offer letter) has been reached, the student or sponsor is liable for 10% of the annual fee (subject to arrangements agreed with the sponsor where applicable).
- 2.7.3. Students who withdraw permanently from their studies within 28 days from the start

of their academic year remain liable for 10% of the annual fee.

2.7.4. Students who withdraw after 28 days from the start of their academic year are liable for fees as set out in the table below:

Table 2

Point of withdrawal	Cumulative fee liability for self-funded students, including Postgraduate Studentsⁱⁱ	Cumulative fee liability for undergraduate SLC funded studentsⁱⁱⁱ	Cumulative fee liability for undergraduate sponsored studentsⁱⁱ
Prior to the start date of the course	0% of the annual fee	0% of the annual fee	0% of the annual fee
Up to and including 28 days from the course start date ^{iv}	10% of the annual fee	10% of the annual fee	10% of the annual fee
29 days after course start date to the last day of the next long vacation ^v	33.3% of the annual fee	25% of the annual fee	33.3% of the annual fee
From the first day of the second term of study to the last day of the next long vacation ^v	66.6% of the annual fee	50% of the annual fee	66.6% of the annual fee
On or after the first day of the third term	100% of the annual fee	100% of the annual fee	100% of the annual fee

Note: For Foundation Year student's fee liability following withdrawal or intermission, please refer to sections 2.8 and 2.9 of this policy.

2.8. Fee liability following Intermission

2.8.1. For all taught students who intermit, fee liability is set out in the table below:

Table 3

Point of intermission	Cumulative Fee liability for self-funded students, including Postgraduate Studentsⁱⁱ	Cumulative Fee liability for undergraduate SLC funded students^{vi}	Cumulative fee liability for undergraduate sponsored studentsⁱⁱ
Prior to the start date of the course	0% of the annual fee	0% of the annual fee	0% of the annual fee
Up to and including 28 days from the course start date	0% of the annual fee	0% of the annual fee	0% of the annual fee
29 days after course start date to the last day of the next long vacation	33.3% of the annual fee	25% of the annual fee	33.3% of the annual fee
From the first day of the second term of study to the last day of the next long vacation	66.6% of the annual fee	50% of the annual fee	66.6% of the annual fee
On or after the first day of the third term of study	100% of the annual fee	100% of the annual fee	100% of the annual fee

Note: For Foundation Year student's fee liability following withdrawal or intermission, please refer to sections 2.8 and 2.9 of this policy.

2.8.2. For research students who intermit, the period of intermission is backdated (if appropriate) to the start date of the most recent term and the fee liability for that term is 0%. Research students are only charged tuition fees for the terms they have completed.

2.8.3. Students subject to Visa restrictions including Student Visa students who intermit will have their circumstances reviewed on a case by case basis with regards to applying a period of backdated intermission, in line with the University's Regulations and the Student Immigration Rules and guidance.

2.9. Fee liability following withdrawal for Foundation Year students

2.9.1. If a student officially registers as part of the online or in-person registration process and chooses to withdraw prior to the start date of the course (as detailed in their offer letter) there is no fee liability.

2.9.2. If a student officially registers as part of the online or in-person registration process and chooses to withdraw permanently after the start date of the course (as detailed in their offer letter) has been reached up to and including 28 days, the student or sponsor is liable for 10% of the annual fee (subject to arrangements agreed with the sponsor where applicable).

2.9.3. Students who withdraw after 28 days from the start of their academic year are liable for fees as set out in the table below:

Table 4

Point of withdrawal	Cumulative Fee liability for self-funded studentsⁱⁱ	Cumulative Fee liability for SLC funded studentsⁱⁱⁱ	Cumulative Fee liability for sponsored studentsⁱⁱ
Prior to the start date of the course	0% of the annual fee	0% of the annual fee	0% of the annual fee
Up to and including 28 days from the course start date	10% of the annual fee	10% of the annual fee	10% of the annual fee

29 days from the course start date to the last day of the first long vacation	50% of the annual fee	50% of the annual fee	50% of the annual fee
From the first day of the second term	100% of the annual fee	100% of the annual fee	100% of the annual fee

2.10. Fee liability following Intermission for Foundation Year students

2.10.1. For all taught students studying Foundation years who intermit, the fee liability is set out in the table below:

Table 5

Point of Intermission	Cumulative Fee liability for self-funded studentsⁱⁱ	Cumulative Fee liability for SLC funded students^{vi}	Cumulative Fee liability for sponsored studentsⁱⁱ
Prior to the start date of the course	0% of the annual fee	0% of the annual fee	0% of the annual fee
Up to and including 28 days from the course start date	0% of the annual fee	0% of the annual fee	0% of the annual fee
29 days from the course start date to the last day of the first long vacation	50% of the annual fee	50% of the annual fee	50% of the annual fee
From the first day of the second term	100% of the annual fee	100% of the annual fee	100% of the annual fee

2.11. Students in receipt of Bursary and Scholarship awards

2.11.1. For those students who receive a University of Essex funded tuition fee discount or a University of Essex funded bursary or scholarship that reduces the amount of the tuition fee, the reduction will be applied before the student's fee liability is calculated.

Bursaries and Scholarships funded by other organisations may vary and students in receipt of such awards should take advice from the Funding Team (funding@essex.ac.uk) in the first instance.

2.12. Fee liability for students with Brexit protected rights

2.12.1 Some students categorised under the Brexit Protected Rights category are assessed as liable for 'Home' Fees. These students are reassessed after the first year of study. Where they no longer meet the criteria for this category, their fee status may be changed, and they may be liable for 'Overseas' fees.

2.13 Students on Edge Hotel School Accelerated courses (including withdrawal or intermission)

2.13.1 For all taught students studying on Edge Hotel School Accelerated Courses, the fee liability is set out in the table below (including for withdrawal and intermission):

Table 6

Point of change of status	Cumulative Fee liability for self-funded students	Cumulative Fee liability for undergraduate SLC funded students	Cumulative Fee liability for sponsored students
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Year 1

Up to and including 28 days from your course start date	10% of the annual fee	10% of the annual fee	10% of the annual fee
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29 days after course start date to the last day of week 14	33.3% of the annual fee	25% of the annual fee	33.3% of the annual fee
From Monday week 15 to the Sunday week 28	66.6% of the annual fee	50% of the annual fee	66.6% of the annual fee
On or after Monday week 29 , until Sunday week 51	100% of the annual fee	100% of the annual fee	100% of the annual fee

Year 2

The start of the year 2 is set for Monday week 52. From the stage start date up to and including day 28.	10% of the annual fee	10% of the annual fee	10% of the annual fee
29 days after course start date to Sunday week 14	33.3% of the annual fee	25% of the annual fee	33.3% of the annual fee
From Monday week 15 to and including Sunday week 32	66.6% of the annual fee	From Monday week 15 to and including Sunday week 32	66.6% of the annual fee
On or after Monday week 33 until the end of week 52	100% of the annual fee	On or after Monday week 33 until the end of week 52	100% of the annual fee

2.14 Payment of Refunds

2.14.1 All refunds will only be made to the bank and account holder (or other financial institution) that originally paid the fee.

2.14.2 Payment by card will be refunded to the original card used for payment.

- All refunds will be calculated in UK sterling. The University will not refund any shortfalls due to exchange rate fluctuations or offer compensation for any bank or other charges involved.
- Where payment of tuition fees was split between more than one payee, any refund due will be made in the proportion to the original split.
- Cash or cheque refunds are not made.

3 POLICY REVIEW

The policy is reviewed annually by the Academic Registrar and Director of Finance. The review will be undertaken with other relevant stakeholders as appropriate, including the Students' Union, and any proposed changes will be submitted to the University Steering Group for consideration and approval.

Footnote references

- i Students must have returned their signed declaration for their loan to be officially confirmed to the University via the SLC's online system
- ii 33.3% and 66.6% are recurring decimals and represent one-third and two-thirds of the full annual fee respectively
- iii Students who withdraw before their fee loan is approved by SLC will be liable for fees as per withdrawing self-funded students
- iv As stated on admissions offer letter and individual student records
- V Long vacations are Christmas, Easter and Summer
- vi Students who intermit before their fee loan is approved by SLC will be liable for fees as per intermitting self-funded students

Document owner	Funding Team, Student Services
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