

2015/16 Regulations for the Payment of University Fees and other related financial information. Postgraduate Research Students

General Information

These notes are intended to provide help and guidance about the payment of your fees. We communicate with you about your fees and/or other finance related issues, via your MMU email and external email (if known) accounts (as well as other methods including texts, letters, telephone contact and private messages through social networking).

When you enrol at MMU, you must have the funds to pay your fees in full or have funding arranged (including tuition, accommodation and any other associated fees due to the University). You must not enrol at MMU if you do not have the funds or funding in place to pay for your Research Programme.

All tuition/course fees are payable before you start your course (unless you are receiving a studentship, sponsorship/funding from an employer (including MMU), organisation or government agency).

Or

If you are paying your own fees you may be eligible to join our instalment scheme to pay in 3 instalments over the year, but you must arrange this plan before you start your course/programme of research. Please refer to the Payment Section for further information. Alternatively, after your enrolment/halls registration you can still arrange to join our instalment scheme by contacting a member of the Finance Service Centre Team, although this should be done as soon after enrolment/registration as possible.

MMU Accommodation/Hall fees are payable either in full or in three instalments in line with your Accommodation contract – details will be displayed during your online registration.

We would advise all Research students to read up-to-date information on the Research and Knowledge Exchange web pages including information in the Graduate School section as this section holds details of forms you may need to complete in the future – www.2.mmu.ac.uk/rke

Payment Methods (Self Funding students)

MMU offers you a range of ways to pay your fees. For details please refer to – www.finance.mmu.ac.uk/students

Further information regarding payment methods is also available during your online enrolment at www.mmu.ac.uk/enrol

Instalment Plans:

Please note: If your fees are £5,000 or over and you are not paying your fees in full before you start your course, you will be required to pay an **initial payment** as part of the instalment plan scheme. Further details are available during your online enrolment. **Initial payments are required for each year of study as summarised below.**

Overseas Students The rate will vary between £3,000 and £5,000 (details will be inserted on your offer letter).

We want your experience at MMU to be as beneficial as possible. It is therefore extremely important that all your fees are paid on time, in full, or in line with any agreed payment plan.

Any initial payments must be made during or prior to completing your online enrolment. If no payment is made, MMU may apply a restriction which will limit your access to University facilities. In some cases, this may result in a temporary or permanent suspension to University facilities until your initial payment has been made.

Please note if you are required to make a course deposit this can be used towards your initial payment.

September start courses - Instalment Dates:

Tuition	%	Halls	%
30th October 2015	1/3	16th October 2015	35%
21st January 2016	1/3	18th January 2016	35%
18th April 2016	1/3	15th April 2016	30%

Please note Tuition Recurring Card Payment plans (RCP) will be based on a 34%, 33% and 33% split.

Non-Submission (and Re-submission) Instalment Plans:

If you receive an invoice for non-submission or resubmission fees, please contact our Credit Control team (0161 247 1852, creditcontrol@mmu.ac.uk) to arrange a special non-submission/resubmission fee payment plan.

Payment Queries:

If you experience any problems in either setting up a payment option, or at any time whilst studying at MMU, you can call into any Finance Service Centre or contact a member of our Credit Control Team to discuss any payment related issues.

Sponsored Students

If an organisation or other sponsor is paying part or all of your fees (i.e. your employer or a government agency); it is your responsibility to provide evidence from this sponsor. We will accept either a **letter or email** to tuitionfeeeng@mmu.ac.uk accepting responsibility for the payment of your fees. Otherwise, you will be considered to be a self-paying student and expected to pay the fees yourself.

The sponsor documentation must confirm their intention to pay your course fees on your behalf, either for the forthcoming academic year or for the duration of your studies at MMU.

Your sponsor will receive an invoice for payment which should be made within 30 days.

Additional Information:

- Please ensure your MMU id is quoted on all correspondence
- An example of a sponsorship (sponsor/employer) template letter can be found at - www.finance.mmu.ac.uk/students.
- **We require sponsor evidence every academic year unless your documentation stipulates that it will cover the fees for the duration of your course/programme of research.**
- The University will undertake a credit risk assessment for new sponsors (as soon as we receive your sponsor letter) and reserves the right to reject any sponsor that is deemed unsatisfactory (i.e. bad credit rating). Depending on the outcome of a credit assessment check, we may agree non-standard terms or in isolated instances reject the sponsor in these instances we will contact you to discuss alternative payment options.
- If 3 months elapse without your sponsor paying your course fees in full, you will be invoiced personally and will be required to pay your full fees immediately as a self-paying student.
- The University will act reasonably in determining whether evidence submitted is satisfactory. The University reserves the right not to accept the submitted documentation.
- We will make every effort to collect your fees from your sponsor. However if your sponsor does not pay then you will be expected to pay the fees yourself.
- Students who do not submit clear evidence of sponsorship will be liable for all tuition/course fees (and any other associated fees).

Fee Liability Dates (Recalculations of Fees in the event of Withdrawals, Suspensions, Course/Study Mode Transfers)

MMU raises tuition fee and bench fee invoices for the full academic year after your enrolment.

However, MMU may recalculate your tuition fees if you **withdraw, suspend, transfer course, change your study mode (full-time to part-time or vice versa)**.

Additional information:

- If you suspend/withdraw from your course within the **first two weeks** of the start of the course in the first term, no tuition fees will be charged*.
- If you suspend/withdraw **after** the first two weeks of the start of the course in term one, the tuition fees charged will be calculated on a weekly basis on the date this action occurs.
- Fees will be calculated on a weekly basis based on a 45 week year in the event of withdrawal /suspension for the following Research students - MPhil, PhD, LLM/Masters/MA/MSc by Research, Professional Doctorate students.
- With the exception of non-submission/re-submission fees your tuition fees/bench fees may not be reduced if you complete your studies at an earlier point in the Academic Year.

**Please note that any additional charges the University incurs over and above the tuition fee (e.g. Bench fees) will be charged to you in full if MMU have paid the fee to external parties.*

Deposits

If you are required to pay a course deposit, this will normally be deducted from any amount you have to pay (unless there are previous debts, in which case the deposit may be deducted from any unpaid debts).

It is very important that you pay your deposit prior to or during your online enrolment. As with initial payments, if no deposit is paid, MMU reserves the right to restrict your access to University facilities or in some cases suspend your University student account. This suspension of University Facilities may be temporary or permanent until the deposit payment has been made.

Additional Information:

New Overseas self-funding students

- When you have met all the conditions of your course and have accepted your offer, you must pay a deposit towards your tuition fees. Your deposit amount will be indicated on your offer letter and will be deducted from your total fees. You will need to pay this deposit each year prior to enrolling if you do not pay your fees in full.
- If you require a CAS letter to apply for a Tier 4 student visa, you must pay your deposit before this can be issued.
- For further information regarding deposits please refer to <http://www2.mmu.ac.uk/international/fees/how-and-when-to-pay/>

Please refer to the section Payment Method/Instalment Plans if you will be returning to MMU in the next Academic Year.

If you are a self-funding student paying fees by an agreed instalment plan with fees of £5,000 or above your course deposit can be used towards your initial payment.

Fee Queries

If you have a general query regarding the fees we have charged you, please contact a member of the Student Billings team to discuss.

Tuition Fee Queries: 0161-247-2937 tuitionfeeeng@mmu.ac.uk
Hall Fee Queries: 0161-247-2894 hallfeeeng@mmu.ac.uk

Fee Changes

All students:

Tuition fees and any other associated fees are reviewed annually.

Your tuition fees will not change above inflation once you have commenced your course, providing you complete your studies in the normal timeframe.

Up-to-date details for tuition fees will be available from your Programme Office.

We will make every effort to ensure that the information you receive is as accurate as possible. In the unlikely event that we become aware of an error or any changes, we will let you know straight away.

Tuition fees are charged for the full Academic Year, however these may be adjusted if you withdraw, suspend, change your course or study mode. Please refer to relevant sections for further information.

Special Note for students returning from suspension:

If you are returning from a period of suspension, we would advise you to contact your Faculty Research Degrees Administrator prior to your return to ensure fees displayed during your online enrolment are correct. If any fee adjustments are required, you will be contacted and advised of the correct fee by a member of the Student Billings Team as soon as possible after your enrolment

Awards/Discounts/Scholarships (Tuition fee reductions)

All University awards, discounts and scholarships are reviewed every year and may be withdrawn at the end of an Academic Year.

Additional Information:

- If you are awarded any form of tuition fee reduction, the full amount of the reduction will only apply if you complete the full academic year. If you withdraw or suspend (which results in a fee reduction) the value of the award will be pro-rated in proportion to the fees charged. (The amount awarded will

also depend on how your fees are adjusted if you were to leave your course prior to the end of the Academic Year. Please refer to Fee Liability Dates section).

- Please note if you transfer courses or change your study mode this may affect the amount awarded and you may be required to repay the amount in full.
- If you fail to pay your fees as agreed any amount awarded may be reversed and you will need to pay the full fee amount.

Early Payment Discount:

If you pay all your own fees, (and have no unpaid debt to MMU), you may benefit from our early payment discount of £100 providing your full course fees are £7,000 or over and these are paid in full by Friday 18th September 2015. You can contact tuitionfeeeng@mmu.ac.uk for further details relating to non-autumn starting courses. The early payment discount will not apply if your fees are £7,000 or more but you are receiving any Award, Discount, Scholarship or Bursary from MMU which reduces the fee to be paid by yourself to under £7,000.

Course Transfers/Change of Study Mode

If you are considering a course transfer from a full time route to a part time route (or vice versa) or a study mode change part way through your course additional fees may apply. A transfer may also have financial implications regarding eligibility for any awards, discounts, scholarships you may already be eligible for. We would advise you to discuss the financial implications with a member of the Student Billings Team prior to the transfer.

Additional information:

- Transfers may affect your studentship if applicable.
- Course transfer dates will be aligned to your last engagement point, these include attending classes, seminars, tutorials, handing in coursework, attending field trips, using University facilities including the library, Moodle and Online Learning material.

Withdrawal/Suspension from a Course at the University

If you are considering leaving your course your first point of contact would be your Faculty Research Degrees Administrator who will be able to discuss the implications and depending on your circumstances, direct you to the most appropriate member of staff if further discussions are required.

Other contact points:

Director of Studies or Supervisor
Student Billings – Tuition Team

If your reason for leaving your course is debt related (either specifically because you cannot pay in line with MMU's published payment dates/terms or external factors are

affecting your ability to pay your fees), you can always contact one of the following teams to discuss alternative options available:

Finance Service Centre Manchester:	0161-247-1852 or 0161-247-6161
Finance Service Centre Crewe:	0161-247-5020
Student Financial Support Unit	0161-247-1045
http://www.mmu.ac.uk/studentfinance/	
Union MMU Advice Centre	0161-247-6533
s.u.advice@mmu.ac.uk)	

Each team will do their best to provide support and to find compromise where possible. The conclusion of these discussions may result in a recommendation for you to suspend/withdraw so that you do not incur any additional debt. In all cases, you must also ensure you discuss your intentions with your Director of Studies and/or your Faculty Research Degrees Administrator.

There may be implications for fees and funding including MMU Support if you decide to leave – please make sure you have considered these and taken advice as necessary prior to deciding to leave your course. The amount of fees you have to pay after your withdrawal/suspension will depend on the type of fee charged – **please refer to the section Fee Liability Dates Section.**

Additional information:

- Right to cancel. We offer students the right to withdraw and cancel their contract **[within 14 days of enrolment]** . You can cancel by emailing us at cancellation@mmu.ac.uk However, we would always recommend that you speak to a student hub advisor first so that they can assist and advise you. Contact details for Student Hubs are displayed via the following web page: <http://www.mmu.ac.uk/students/hubs>
- **Your withdrawal/suspension date must be agreed with your Director of Study prior to you leaving the University.**
- **If you do decide to leave your course your leaving date will be aligned to your last engagement point including: attending scheduled classes, tutorials, seminars, submitting coursework, meeting with Director of Studies or Supervisors, accessing University facilities including the library, Online Learning material and engagement through Moodle.**
- Your MMU finance account (if applicable) will only be adjusted when your student record account has been updated to reflect your withdrawal/suspension by your Faculty Research Degrees Administrator.
- If applicable, your leaving date may also have an impact on your studentship payments.

Suspension of Studies:

A suspension is an agreed break in study for a period, where you **intend to return to the same course at MMU**. All requests to suspend via a RD5 form **must be approved** in writing by your Director of Study **prior to your suspension.**

Please note it is your responsibility to keep in regular contact with your Director of Studies, and keep them updated if any issues arise which may result in your non-attendance for a period e.g. health reasons. All suspensions have to be approved in a timely manner within the Academic Year, back-dated suspensions **will not** be accepted.

Additional Information:

- Depending on how your tuition fees were funded (and paid for during the academic year of your suspension), further tuition fees may be due when you return from your period of suspension.
- **Suspended students do not have access to any University services including meetings with Supervisors/Director of Studies, Library and Moodle access.**
- If on your return from suspension, you will not be returning to the same course/programme of research at the same point additional fees may apply. Please contact a member of the Student Billings Team to discuss your fees prior to your return to the University.
- Medical evidence will be required for all health related suspensions.

Non Submission Fees

If you **submit your thesis** by your **original agreed submission date non-submission fees do not apply.**

If you do not to submit your thesis by your original agreed submission date, this section details what non-submission fees are charged, and when these will be applied.

Applying for an extension:

If you are **unable** to submit your thesis by your **original agreed submission date**, you **must apply for an extension** using the RD4 form. Please see the **Research Student Handbook** for further details and to obtain a copy of the RD4 form visit the **Graduate School website**. If you have an extension approved non-submission fees will still be charged.

20 working day 'grace period' at the discretion of your Head of Faculty Research Degrees.

If you are unable to submit your thesis by your original agreed submission date but are very close to submission, you **may** be permitted an additional **20 working days** after your original agreed submission date in which to submit (you need to contact your Director of Studies to discuss the reason but **must** seek agreement for this short extension from your Head of Faculty Research Degrees as it is not an automatic entitlement). Please obtain the approval in writing via email from your Head of Faculty Research Degrees.

If you definitely know that you are not going to meet your original agreed submission date and will require longer than the 20-day grace period, then you must submit an application for extension (RD4) at the earliest opportunity. Please discuss this with your Faculty Research Degrees Administrator.

Please note that the 20 day grace period only applies to the 20 working days immediately after your original submission due date. It does not apply at any other time.

Non-Submission Periods (once your extension(s) have been approved).

First Period: First 6 month extension to your original submission due date
Second Period: Additional 6 month extension.
Third Period: Further extension after following on from your second period extension.
Fourth Period: Further extension following the end of your third period extension.

Non-submission fee amounts:

Home/EU Students (Full time and Part time)

First Period (6 months): **£250**
Second Period (6 months): **£500**
Third Period (12 months): **£3000***

**Will be amended to £1000 if submission within the first 6 months of third period timeframe.*

Overseas Students (Full time and Part time)

First Period (6 months): **£750**
Second Period (6 months): **£1500**
Third Period (12 months): **£9000***

**Will be amended to £3000 if submission within the first 6 months of third period timeframe.*

First Period non-submission fees:

First period non-submission fees will be charged in the following circumstances:

- You have **failed to submit your thesis by your original agreed submission date**, and are **not** eligible for the 20-day grace period or you require a longer than 20 days to submit your thesis and have had a formal extension (RD4) approved. The first stage non-submission fee **will be displayed during your online enrolment**. The Student Billings Team will raise an invoice for the first period non-submission fee shortly after your enrolment.
- You **were granted a 20-day grace period**, and **failed to submit your thesis within the additional 20-day timeframe (no exceptions)**. During **online enrolment**, your fees would have been displayed as 'Nil' and the message on screen will indicate further fees will apply if you do not submit your thesis by the end of this 20 day grace period. You will then be charged the first stage non-submission fees, which will be backdated to your original agreed submission date. Further fees will be charged if you do not submit within 6 months of your agreed submission date. You will still need to apply for a formal extension (RD4).

Once the first period non-submission fees have been charged, you should then submit your thesis within **6 months of your original agreed submission date**. Failure to submit your thesis within the above 6 months will result in the second period non-submission fees being charged. Please note that non-submission fees charged will **not** be reduced should you withdraw from the course, suspend your studies, or submit your thesis earlier than the extended approved deadline. Further stages of non-submission may be approved if you have a formal extension (RD4). Non-submission fees will continue to be charged as indicated.

Second Period non-submission fees:

- Payable if you do not submit within **6 months** of being charged the first period non-submission fee.
- Student Billings will raise an invoice for the second period fees once notified of your non-submission by your Faculty Research Degrees administrator.
- Once the second stage period fees have been charged, you should then submit within **6 months of the extension** (i.e. within **12 months of your original agreed submission date**).
- Second period non-submission fees will **not** be reduced should you withdraw from the course, suspend your studies, or submit your thesis.

Third Period non-submission fees:

- Payable if you do not submit within **6 months** of being charged the second period non-submission fee.
- Student Billings will raise an invoice for the third period fees once notified of your non-submission by your Faculty Research Degrees administrator.
- Once the third period fees have been charged, you should then submit within **12 months of the extension date** (i.e. within **24 months of your original agreed submission date**).
- Third period non-submission fees **will** be reduced should you submit your thesis within **6 months**.

Fourth Period and Continued non-submission:

If you have not submitted your thesis by the end of your third non-submission period, **full annual tuition fees** will once again be due until you submit your thesis. Once your thesis has been approved by the Graduate School, your fees **may be** reduced depending on your date of submission.

Paying non-submission fees:

If you receive an invoice for non-submission fees, please contact our Credit Control team (0161 247 1852, creditcontrol@mmu.ac.uk) to arrange a special non-submission fee payment plan.

Re-Submission Fees

With effect from 1st September 2013, new research students may be charged resubmission tuition and bench fees (if applicable) during any resubmission period.

You will be notified by the Graduate School if this applies to you. Full annual fees will be charged until the re-submission of the thesis to the Graduate School.

Fees would then be adjusted on a *pro-rata* weekly basis once Student Billings have been notified by the Graduate School of the successful re-submission.

The resubmission fees would also apply to those students who have their thesis referred for further work prior to their viva voce and are given additional time to re-present their thesis.

This change will not affect Pre 2013/14 existing students who have currently been referred or have been given a resubmission. Any queries should be referred to the Graduate School.

Paying re-submission fees:

If you receive an invoice for re-submission fees, please contact our Credit Control team (0161 247 1852, creditcontrol@mmu.ac.uk) to arrange a special re-submission fee payment plan.

Accommodation Fees

Information on your Accommodation fees will be set out in your student accommodation contract. Please note you will not receive a separate invoice to cover Accommodation fees.

Additional Information:

- You are required to pay your Accommodation fees in line with your student accommodation contract. Failure to pay in line with your contract will result in withdrawal of access to Wi-Fi facilities and any unpaid debt will be referred for recovery to the Legal Recoveries Team.
- A £10 charge shall apply where it becomes necessary to apply or remove access to Wi-Fi facilities at Halls of Residence, resulting from non-payment of hall fees - in line with published payment dates. This is to cover the administration charge applied by the external Broadband Service Provider. We reserve the right to increase the charge in line with any increase applied to MMU by the Broadband Service Provider.
- Accommodation fees will be charged annually to cover residence for the period specified in your contract.
- Please note that unless specified otherwise in your contract, the University will not refund or rebate your rent paid to the University, whilst you are away from the University on your Research related matters before the expiry of the contract.

Non-Payment of Fees/Charges

It is your responsibility to ensure your fees are paid in full in line with published terms outlined in this document and payment options (whether you are paying your own

fees or your fees are paid via a sponsor/employer, organisation or government agency).

Attending University is a significant financial commitment, and we offer a range of payment methods and options to help students manage the financial commitment they have entered into with MMU.

However, you must only come to University if you have the financial means to pay your fees and fund your living expenses (including where applicable accommodation).

If you are experiencing any difficulties with paying fees to MMU, it is crucial that you keep the Finance Service Centre Team informed of this, so that the team can support you as and when required. If you are experiencing financial difficulties that include debts to other organisations, you can contact a member of the MMU Student Financial Support Team for advice. Independent and impartial financial advice and support is also available from the Union MMU Advice Centre.

If you do not pay your fees, the consequences can include the following:

- Restrict you from re-enrolling at University with a tuition fee debt (whether this is on your current course or for any future education).
- Restrict your access to MMU privileges (i.e. MMU systems/library facilities) at any point in the year for non-payment of tuition fees.
- Suspend you during an academic year for the non-payment of tuition fees.
- Suspend you during an academic year for defaulting on an agreed tuition fee instalment plan.
- Restrict you from attending your graduation ceremony for non-payment of tuition fees (due to network restrictions).
- Withhold your certificate at any point in the year for non-payment of tuition fees.
- Withhold the marking of your thesis for non-payment of tuition fees.
- Transfer any overdue debts to our Legal Recoveries Team for immediate court proceedings to be implemented.
- Engage the use of an external tracing agent, a solicitor or 3rd party debt recovery agency, to support recovery of the unpaid debt on behalf of MMU. Court costs and statutory interest (currently 8% above bank of England base rate) will also be added to the debt you owe should such action become necessary.
- Deduct unpaid fees from any sums due or becoming due to you from the University (tuition or hall fees and/or any other associated fees).
- Withhold visa/visa extension letters.
- Without notice to you, offset any debt from payments received or credit notes raised (this will also include any course deposits/initial payments received towards current or new academic session).
- MMU reserves the right to engage solicitors to recover unpaid fees. Related costs/interest from this action will also be recoverable from the student.
- Charge you a £15 administration fee to cover costs in relation to any payment defaults as follows:-

- Dishonoured cheque, Direct Debit, or Recurring Card Payment, cancellation of a Direct Debit without prior approval of the University Finance Team, or failing to adhere to an agreed payment plan.
- Failure to make payment in line with the University's published payment schedules (as in the case of accommodation fees).
- Failure to pay tuition fees in full prior to, or at enrolment (unless you have previously agreed an instalment plan).

For the purposes of these regulations non-submission and re-submission fees are classed as tuition fees.

Please Note: Should you loan any equipment from MMU for use as part of your academic course/programme of research, but do not return the equipment within the agreed timeframe, MMU reserves the right to raise an invoice to charge you the full replacement cost of the equipment after MMU department reminders have not resulted in a payment. Should you subsequently not pay the invoice within a 30-day period, MMU may apply a system restriction to your student account and as a last resort a suspension from studies due to non-payment of the invoice.

These regulations have been screened to determine equality relevance. The regulations are considered to have little or no equality relevance.

Note: Please note links to external websites or advice organisations are provided to assist you, but the University is not responsible for any advice that they may give.

The persons responsible for equality impact assessment for these regulations are the Student Billings Manager and the Credit Control Manager.
