



Financial and Legal Services

2017/18 Regulations for the Payment of University Fees and other related financial information

Postgraduate Taught Students

(excluding MArch*, Integrated Masters, PGCE and Global Online courses)

These Regulations have been equality impact assessed. The persons responsible for equality impact assessment for these regulations are the Student Billings Manager and the Credit Control Manager.

Links to external websites or advice organisations have been provided for further assistance, however the University is not responsible for any advice that they may provide.

Key Facts

- Students who **engage with the course for more than 2 weeks** following the course start date **will incur tuition fees (hereafter called fees** see **Section 4)**.
- The University will **recalculate** fees, for example in the event of withdrawal, suspension, course transfer, or change in study mode, depending on student engagement with the course (see **Section 4)**.
- Students **must** make sure they have the **means** to fund their education and living costs or have funding arranged before enrolling on the course. **Sanctions will apply** should students fail to pay fees in accordance with these Regulations (see **Section 7)**.
- It is the responsibility of the student to keep in regular contact with all relevant areas of the University regarding any issues which may result in a period of non-engagement (such as medical or other personal reasons).
- Course fees are charged annually (based on the information held at the time of assessing the fee) and will be displayed during online enrolment (see **Section 2)**.
- All course fees for the academic year are payable **before the start of the course** unless:
 - Third party funding has been arranged (including funding from the University).
 - An **instalment plan** has been agreed before the start of the course (see **Section 3)**.
- Self-paying students with fees of £5,000 and over must pay an **initial payment of £2000** (Home/EU/Channel Islands students) or **£3000** (Overseas students) before an instalment plan can be set up (see **Section 3)**.
- If students have arranged **funding to pay fees**, evidence of this must be supplied. The University will make every effort to collect fees from a third party, however should no payment be made, **students will be liable to pay** (see **Section 3)**.
- University accommodation fees are payable either **in full** or in **three instalments** in line with the accommodation contract (see **Section 6)**.
- If any changes or errors in fees charged are identified, the University will notify students promptly as soon as possible (see **Section 2.c)**.
- Fees may apply for Recognition of Prior Learning (see **Section 2.h)**.
- There may be additional costs associated with your programme of study that do not form part of your tuition fees. You will be provided with an indication of the likely costs during the application process.

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1. General Information

a. Who these regulations are for

These regulations apply to all new and continuing **Postgraduate Taught** (excluding MArch*, Integrated Masters and PGCE) students.

Regulations for **Postgraduate Research, Undergraduate Degree, Foundation Year, MArch*, Integrated Masters, PGCE** and **Global Online** students can be found at www2.finance.mmu.ac.uk/students.

Please note MArch* students who take longer than 3 years between RIBA parts 1 and 2 may qualify for Postgraduate Loan funding and will be classed as an Postgraduate student for the purposes of these regulations.

b. What these regulations are about

Manchester Metropolitan University (the University) is committed to a **fair and transparent policy** in respect of charges made to students.

These regulations set out the fundamental tuition fee charging principles of the University, including information about how tuition fees are charged, and how fees are re-calculated should students' study or circumstances change. These regulations also describe how students can pay tuition fees and the consequences for non-payment.

c. University correspondence and holding financial information

The University generally sends all fee and finance related correspondence via **email**, to Manchester Met student email addresses and any external email held on the University student records system. The University may also contact students by text, by post or over the telephone.

A Manchester Met **finance account** will be created for all students. Finance accounts are held in the University's accounting system, and record all accounting entries relating to invoices, credit notes, payments, and adjustments. Students can request a full statement of account at any time by contacting the **Student Billings** team.

d. Refunds

In the event of an overpayment of fees, students can request a refund by emailing refund@mmu.ac.uk.

Further details about refunds and the full University Fee Refund Policy can be found at www2.finance.mmu.ac.uk/students.

e. Who to contact regarding these regulations

The **Student Billings team** is responsible for applying these regulations in respect of fees charged.

Please contact the Student Billings team in case of queries about the following:

- Fees charged.
- Course fee invoices and credit notes.
- Recalculation of fees.
- Direct Debit instalment plans.

Tuition Fees

0161 247 2937

tuitionfeeeng@mmu.ac.uk

Manchester Met Hall Fees

0161 247 2894

hallfeeeng@mmu.ac.uk

Student Billings Team
Manchester Metropolitan University
All Saints Building
Oxford Road
Manchester
M15 6BH

The **Finance Service Centre** is responsible for applying these regulations in respect of paying fees and the consequences of non-payment.

Please contact the Finance Service Centre in case of queries about the following:

- Paying fees.
- Payment methods.
- All (non-Direct Debit) instalment plans.
- General financial queries and information.

Manchester Campus

0161 247 1852

creditcontrol@mmu.ac.uk

Finance Service Centre
Manchester Metropolitan University
Righton Building, Room C.G.02
Cavendish Street
Manchester
M15 6BG

Cheshire Campus

0161 247 5020

finance.cheshire@mmu.ac.uk

Finance Service Centre
Manchester Metropolitan University
College House
Crewe Green Road
Crewe, Cheshire
CW1 5DU

General information can also be found at the Manchester Met **Finance for Students** website: www2.finance.mmu.ac.uk/students/.

2. Tuition Fees

a. How fees are set

The University Fees Setting Group is responsible for setting all Postgraduate Taught tuition and associated fees. These fees are reviewed annually and may be subject to an annual increase as confirmed in further detail within the e-prospectus or your offer pack. However, students enrolling on courses of more than one academic year's duration will retain the same fee for the duration of the course providing it is completed in the normal timeframe (see **Section 2.e**).

b. How fees are charged

The University charges tuition fees annually and fees will be payable each year for the duration of the course. Students will be required to pay the fees applicable to their programme of study and fee charging pattern. Fees are also determined based on fee status and mode of attendance.

Fees for new students are available on the University online prospectus www.mmu.ac.uk/study. Fees for continuing students are available from Faculty Programmes Offices, Student Hubs, or by contacting the **Student Billings** team.

c. Fee changes

Course fees will be displayed during **online enrolment** and are based on the information held at the time of assessing the fee. If additional course elements are undertaken, such as additional credits, further fees will be incurred.

For students **returning from an agreed period of an approved suspension** (see **Section 4.a**), the fee displayed during online enrolment will have been calculated based on the assumption that students will be returning to the **same course at the point study was originally suspended**. If studies are recommenced at an earlier point or start a different course, **further fees will apply**.

The University makes every effort to ensure fee information provided is as accurate and up-to-date as possible. In the unlikely event that an error has been made, any changes have been approved, or any fee adjustments are required, the University will promptly contact all affected students via email.

d. Fee status – Home, EU, Channel Islands or Overseas

Tuition fee status is assessed by **Admissions** at the point of application, and is based on both residency and immigration status criteria.

More information and guidance about how the University assesses fee status is available at www.ukcisa.org.uk/Information--Advice/Fees-and-Money/England-fee-status or by emailing feeassessment@mmu.ac.uk.

e. Continuing Manchester Met student fees

Students enrolling on a taught postgraduate course of more than one academic year's duration will remain on the same **fee structure** for the length of their course, providing there are no course transfers or changes to the original study mode (see **Section 4.b**), and students' progress through the course in the normal timeframe. **Should students need to suspend studies or repeat any part of the course, a higher fee structure may apply.**

f. Reassessment/Resit fees

A one off fee of £50 per academic year is charged for all resits of failed taught modules or a failed dissertation.

For extensions, (see **Section 2.g**)

Important information for all students taking re-assessments or re-sits can be found at <http://www.mmu.ac.uk/students/assessments/>

g. Writing up period/one year extension

The University expects all students to complete their course in the normal timeframe. If a student is unable to submit the 60 credit project/dissertation element of their taught Masters course on time, owing to exceptional factors or other circumstances beyond their control, they may be permitted an extension to the original submission date by the Board of Examiners.

Students with an approved extension can enrol for an additional year as a 'writing up' student, and will be charged the University writing up fee (£180 in academic year 2017/18).

The writing up fee will permit access to the general facilities of the University, including library and Moodle access, and a tutorial session with the project/dissertation supervisor. Any additional supervisory support or access to specialist facilities (such as laboratories and workshops) will be at the discretion of the teaching department.

The writing up fee only applies to project/dissertation extensions. It does not apply for taught units/modules, for which standard fees will apply.

Students are only permitted one year as a writing up student. Should further extensions be required after the writing up year, full annual fees will apply.

Extension requests must be approved by the Board of Examiners. If an extension request is declined, the student will not be classed as writing up, and will be charged the full fee for the project/dissertation again.

h. Recognition of Prior Learning (RPL)

Recognition of Prior Learning (RPL) claims for non-Manchester Met credit transfers are subject to a reduced tuition fee based on the number of credits claimed. The RPL fee is reviewed annually and published prior to the commencement of each academic year. All RPL fees are non-refundable.

The fee is a charge applied to cover the cost of a credit approval/assessment and assigning a Manchester Met value to it.

For Postgraduate students - 25% of the relevant unit fee will apply. No fee will be charged for Manchester Met RPL credits.

Please refer to the [CASQE](#) webpage to view the full RPL policy including RPL definitions and instructions on how to claim for RPL credits.

The exceptions to the above will be where commercial programmes have separate arrangements in place, these would continue for the duration of that agreement.

3. Paying Fees

The University offers a range of methods to pay fees. Information about payment methods will be displayed during online enrolment, and the most up-to-date information (including available instalment options) will always be available at www2.finance.mmu.ac.uk/students.

The University wants our students' experience at Manchester Met to be as beneficial as possible. It is therefore extremely important that students make sure all fees are paid on time - either in full, or in line with any agreed payment plan.

Students experiencing any problems in either setting up a payment option, or making a payment at any time whilst studying at Manchester Met, should contact the **Finance Service Centre**.

a. Self-paying students

All course fees for the academic year are payable in full before the start of the course unless students sign up to an agreed instalment plan.

i. Course deposits and initial payments

If a course deposit/initial payment is required, students will be notified during the application stage, these must be paid according to the timeline specified.

Overseas students accepting an offer of a place on a course must pay a payment of **£3000**. If a Confirmation of Attendance for Studies (CAS) letter is required to apply for a Tier 4 student visa, this will **not** be issued until the payment is made.

Home/EU/Channel Island students with tuition fees of **£5000 or more**, who are not intending to pay fees in full before the start of the course, must make an **initial payment** of **£2000** before a University instalment scheme can be joined.

Students required to pay an initial payment must make the same payment every year at or prior to enrolment, if full payment is not made on or before enrolment.

If no payment is made, the University may apply a restriction which will limit access to University facilities. In some cases, this may result in a **temporary or permanent suspension from University facilities until the initial payment has been made**.

Initial payments will normally be deducted from the total course fees after invoices have been processed. **However, should students have any outstanding debts owing to the University, the University reserves the right to use the initial payment against any unpaid amounts owing.**

Initial payments are not required for Student Finance Postgraduate Loans or Professional Career Development students.

ii. Paying in instalments

Any required course deposit or initial payment **must** be made **before** setting up an instalment plan (see **Section 3.a**).

Students commencing their course in September can opt to pay fees in three instalments by either **Direct Debit** or **Recurring Card Payment** during online enrolment.

More information about paying by Direct Debit or Recurring Card payment can be found at www2.finance.mmu.ac.uk/students.

For 2017/18, the standard University instalment dates for September-starting courses are as follows:

Tuition Fees

27th October 2017

19th January 2018

20th April 2018

Manchester Met Hall Fees

13th October 2017

15th January 2018

19th April 2018

For courses that do not start in September, students are advised to contact the **Finance Service Centre** to discuss available instalment options.

b. Employer/Sponsor funding

A sponsor is an employer or other third-party organisation who has taken responsibility to pay fees on behalf of a student.

Family members, friends, or other individuals cannot be classed as sponsors.

Students must provide evidence of sponsorship before the course commences. A letter or email from the sponsor accepting responsibility for the payment of fees should be sent via email to the **Student Billings** team.

A template of an acceptable sponsor letter can be downloaded from www2.finance.mmu.ac.uk/students. A new sponsor letter will be required for every year of study, unless the initial sponsor documentation specifies it can be used for the duration of the course.

A Manchester Met student ID number must be quoted on all correspondence.

It is the student's responsibility to provide evidence of sponsorship to the University. If students do not provide this evidence, they will be considered self-paying students and will be expected to pay the fees themselves.

As soon as a sponsor documentation is received, the University will undertake a **credit risk assessment** for new sponsors. Depending on the outcome of the credit risk assessment check, the University may agree non-standard terms or, on rare occasions, reject the sponsor. If this should occur the University will contact the student/sponsor to discuss alternative payment options.

Although the University reserves the right to reject any sponsor or documentation that is deemed unsatisfactory (e.g. those with a bad credit rating), the University endeavours to act reasonably in determining whether evidence submitted is satisfactory.

Approved sponsors will receive a course fee invoice directly, which should be paid within 30 days of the invoice date.

The University will make every effort to collect fee payment from a sponsor. However, **if a sponsor fails to make payment, generally after 3 months from the date of the invoice, the invoice will revert to the student, and the University will expect full and immediate payment by the student.**

c. Student Finance Postgraduate Loan

Students applying for a Postgraduate loan to pay all or part of their tuition fees must apply directly to Student Finance. Information about applying for a loan is available at the following links:

Student Finance England
Student Finance Wales
Student Finance N. Ireland

www.gov.uk/studentfinance
www.studentfinancewales.co.uk/
www.studentfinancenir.co.uk/

Student Finance will pay loans as follows:

England and Wales loans paid directly to students.

Northern Ireland loans paid directly to the University.

Should Student Finance determine that a student is no longer eligible for funding, students will be considered self-paying students and will be required to arrange to pay the fees themselves.

4. Recalculating Tuition Fees

The University raises invoices for the full academic year after enrolment, based on the fee displayed during online enrolment.

If additional course elements are undertaken during the course of the year (such as extra credits) further fees will be incurred, and students will be notified promptly (see **Section 2.c**)

The University may recalculate fees charged in the case of **withdrawal**, **suspension**, **course transfer**, or **change in study mode**.

Recalculations will be based on the **number of credits commenced**.

For the purpose of these regulations, the following definitions apply:

Commencement of study is defined as the start date of the course but in certain circumstances (at the University's discretion) may be when a student **engages** with their course of study.

Engagement with the course includes (but is not limited to) activities such as:

- Attending timetabled teaching sessions, which include lectures, seminars, academic and personal tutorials, and other forms of contact with academic and professional services staff that relate to academic study.
- Attending examinations, tests, and other assessment activities.
- Submitting work for assessment.
- Accessing University facilities, including the Virtual Learning Environment (Moodle), the University Library, and course materials.
- Participating in field trips and other compulsory activities.

Withdrawal is defined as exiting the course before the end of the academic year, with no intention to return to the course at a later date.

Suspension is defined as taking an **approved** break in study for a maximum period of 12 months, with the intention to return to the same course at the same point in the next academic year.

A **course transfer** is a change from one programme of study to another. Transfers may be **internal** (from one course at Manchester Met to a different course at Manchester Met) or **external** (where a student transfers from Manchester Met to another university and vice versa).

A **change in study mode** is defined as a transfer from full-time attendance to part-time attendance (and vice versa). In general, a change in mode of attendance refers to switching from a full-time course to a part-time course. Where a student remains enrolled on a full time course, but is exceptionally permitted to take fewer than maximum credits (for example, because of a requirement to repeat certain units), this is not usually classed as a change in study mode.

a. Withdrawal and suspension

Students should make sure they have fully discussed the financial implications of withdrawing or suspending before they leave the course.

Students should contact the **Student Hub** www.mmu.ac.uk/students/hubs for help and advice. The Hub may direct students to other sources of guidance as appropriate.

The University will notify Student Finance if a student in receipt of a Postgraduate Loan leaves their course.

Please note **it is the responsibility of the student** to keep in regular contact with a relevant area of the University regarding any issues which may result in period of non-engagement (such as medical or other personal reasons).

All suspensions have to be approved in a timely manner within the academic year. Backdated suspensions will not be accepted. **Medical evidence will be required for all health related suspensions.**

No fee recalculation (if applicable) will be undertaken **until a student has completed the formal withdrawal or suspension process**, and the student records system has been updated with the approved last date of engagement. The University will notify Student Finance of any withdrawal or suspension once approved.

In the event of withdrawal or suspension, fees for all courses classed as taught postgraduate (including distance learning and online courses) will be recalculated based on the **number of credits commenced (with exceptions detailed below):**

Within 2 weeks (14 days) of course start date:

No tuition fees due*

After 2 weeks (14 days) from course start date:

Fees will be charged in full for all credits/blocks commenced, or engagement with University facilities (such as Moodle or online learning material). If a student **suspends or withdraws** in term one, a maximum of 75 credits will be charged unless the student is exiting with a lower award, in which case the student will be charged for all credits commenced.

* Any fees paid by the University to a third party on behalf of the student will not be recalculated, and students will be required to pay such fees in full. Examples of these fees include: **field trips, residential fees, professional registration fees, school and social work placement fees**, etc.

Exceptions:

All Northern Ireland Postgraduate Loan students
Graduate Diploma in Law/Common Professional Exam
Bar Professional Training Course PG Dip in Legal Practice at the Bar
Postgraduate Diploma in Legal Practice (LPC)*
Master of Sport Directorship (MSD)
PGDip/MSC Geographical Information Technologies
PGDip/MSC Applied Geographical Information Systems
PGCert/PGDip/MSC Geographical Information System

In the event of withdrawal or suspension on the above courses, fees will be recalculated based on the last date of engagement, and in line with the following fee liability dates (*additional fees may be payable for students studying the part time LPC that withdraw or suspend, **dependent on the elective units undertaken**):

Within 2 weeks (14 days) of course start date:	No tuition fees due*
After 2 weeks (14 days) from course start date:	25% tuition fees due
From first day of second term:	50% tuition fees due
From first day of third term:	100% tuition fees due

*Any fees paid by the University to a third party on behalf of the student will not be recalculated, and students will be required to pay such fees in full. Examples of these fees include: **field trips, residential fees, professional registration fees, school and social work placement fees**, etc.

Courses whereby fees are charged via a **commercial contract or partnership** (such as degree apprenticeships or NHS funded courses) will be calculated in accordance with the terms of the particular contract. Students will be notified during online enrolment if their course is considered to be commercially funded. In case of queries, the **Student Billings** team can be contacted in the first instance.

Fees for **Language Centre** courses (Pre-Sessional and IELTS English courses) will be charged in accordance with the terms and conditions of the Language Centre www2.mmu.ac.uk/languagecentre. **Fees will not be reduced if students withdraw or suspend before completing the course.**

Students in receipt of funding from the following agencies should pay particular attention to the notes below:

NHS Social Work Bursary

NHS regulations provide for one fee liability date of the 1st December. The University will therefore recalculate fees for NHSSWB funded students depending on whether the last engagement date is before or after the 1st December:

- **Before 1st December:** Students who withdraw or suspend after the 2 week (14 days) grace period, but before 1st December **will be liable to pay 25% of their annual tuition fees themselves**. No payment will be received from the NHS.

- **After 1st December:** The University will receive payment of the full NHS contribution. Student contribution will be pro-rated in line with fee liability dates above.

Channel Island Government Agencies

- Channel Island government agencies pay invoices in three equal termly instalments. Should there be a shortfall in the recalculated fees owing to a discrepancy between agency payment terms and the University's fee liability dates, **it will be the student's responsibility to make up the difference in fees themselves and will receive an invoice for these fees from the University.**

b. Course transfers / Changes in study mode

Students should contact the Student Billings team for help and advice before proceeding with a course transfer or change in study mode.

Students wishing to transfer to Manchester Met from another higher education institution (or vice versa) are advised to discuss the financial implications with both institutions before proceeding with the transfer.

The University will notify Student Finance if a student in receipt of a Postgraduate Loan transfer courses or changes study mode.

Course/study mode transfers may effect eligibility for Postgraduate Loans.

For internal transfers, course transfer dates will be aligned to students' points of engagement on both courses.

The University may recalculate fees charged in the case of a **course transfer**, or **change in study mode** based on credits commenced with the exception of courses listed in **Section 4.a**.

Fee calculations will be processed in line with the fee liability dates for any courses listed in **Section 4.a** and any Northern Ireland postgraduate loan students in the event of transfers.

Students who **change study mode** must be aware that this may effect eligibility for Manchester Met discounts, awards or bursaries and may result in more fees being charged over the courses duration (due to how fees are calculated).

Overseas students may experience issues with their visa if there is a change in their mode of study. Please check with the Manchester Met International Office before any change in study mode are made.

5. Awards, Discounts and Scholarships

The University reviews all Manchester Met awards, discounts, and scholarships annually, and may withdraw future provision at the end of an academic year or make changes to the terms and conditions of offer.

Details of current awards can be found at the following links:

Postgraduate students:

www2.mmu.ac.uk/study/postgraduate/fees/loyalty-discount/

International students:

www2.mmu.ac.uk/international/fees-and-funding/

If a student **withdraws** from the course or **suspends** studies (which results in a fee reduction), the value of any award will be **pro-rated in proportion to the tuition fees charged** (see **Section 4.a**).

If a student **transfers courses or changes study mode**, this may affect eligibility for Manchester Met awards, and **students may be required to repay the award in full**.

If a student **fails to pay fees** in accordance with University regulations and/or any agreed instalment plan, students may lose eligibility for any Manchester Met award, and students **may be required to repay the amount in full** (see **Section 7**).

If a student is in receipt of more than one form of fee reduction (including discounts, awards or scholarship) they will only receive one fee reduction and will be awarded the greater amount.

Early Payment Discount

Students who meet the following criteria may be eligible for a **£100 early payment discount** on course fees:

- Student **paying own course fees to Manchester Met (self-payer)** and
- Student is **personally responsible** for paying course fees of **£7000 or more**; and
- Fees are paid in full (including payments made via Flywire) by **Friday 15th September 2017** and
- There are no outstanding debts to the University.

For further information, or to enquire about early payment discounts for non-September start courses, contact the **Student Billings** team.

6. Accommodation Fees

University accommodation fees, including details about payment methods and instalment information, can be found at www2.mmu.ac.uk/accommodation/ and in student accommodation contracts. Students will not receive a separate accommodation fee invoice. However, if applicable, students will receive a separate invoice for damages or fine charges.

University accommodation fees will be charged annually to cover residence for the period specified in the accommodation contract. Unless specified in the contract, the University will not reduce, rebate, or refund any rent paid during periods away from the University (e.g. on field trips or placements), or where compulsory course attendance ceases before the expiry of the contract.

Students are required to pay accommodation fees in line with their terms and conditions of residence. Failure to pay in line with the contract may result in access to Wi-Fi facilities being restricted and any unpaid debt will be referred for recovery to the Legal Recoveries team.

A £10 charge will 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. As this is to cover the administration charge applied by the external broadband service provider, the University reserves the right to increase the charge in line with any increase applied by the broadband service provider.

7. Non-Payment of Fees

It is every students' responsibility to ensure fees are paid in full in line with published terms outlined in these regulations and payment options (whether paying their own fees, or whether fees are paid via a sponsor/employer, organisation, Student Finance or government agency).

Attending university is a significant financial commitment. The University offers a range of payment methods and options to help students manage the financial commitment they have entered into with the University. However, students must only come to university if they have the financial means to pay fees and fund living expenses (including university hall fees where applicable).

If students are experiencing any difficulties with paying fees to Manchester Met, it is crucial that the Finance Service Centre are kept informed of this, so that the team can provide support.

Students experiencing financial difficulties may wish to contact the Manchester Met **Student Financial Support team** www.mmu.ac.uk/studentfinance/ or obtain impartial advice and guidance from the **Union Advice Centre** www.theunionmmu.org/your-advice-centre/.

a. Consequences for non-payment of fees

Failure to make payment of University fees in accordance with these regulations will lead to consequences, which may include:

- Prevention from re-enrolling at the University with a course fee debt (whether on current course or for any future education).
- Restriction of access to University privileges (e.g. systems/library facilities) at any point in the year.
- Suspension of studies during an academic year for non-payment of course fees.
- Prevention from booking graduation ceremony tickets for non-payment of course fees (due to network restrictions).
- Withholding of certificates at any point in the year for non-payment of course fees.
- Transferring of any overdue debts to our Legal Recoveries team for court proceedings to be implemented where appropriate. We will in the first instance use the contact information we hold on our records system to attempt contact with you to discuss your debt, in exceptional circumstances, we may attempt to contact you using private messaging via social networking.
- Engaging 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 the University.
- Deducting unpaid fees from any sums due or becoming due from the University to the student (course or hall fees and/or any other associated fees).
- Withholding of visa extension and CAS letters.
- Without notice, offsetting any debt from payments received, credit notes raised on student account (including any course deposits/initial payments received towards current or new academic session).

For the purposes of these regulations, **reassessment/resit fees** are classed as course fees.

i. Failing to return University equipment

Should students borrow any University equipment for use as part of their academic course, but do not return the equipment within the agreed timeframe, the University reserves the right to raise an invoice to charge for the full replacement cost of the equipment. Should students not pay or return the equipment in the same condition and in working order within 30 days from invoice date, the University reserves the right to proceed to recover the debt via all normal recovery remedies, including instigation of appropriate court proceedings which will increase the debt owing due to the addition of court cost and statutory interest which will be payable by the student.

b. Charges incurred for non-payment of fees

Should the University have to implement court proceedings to recover unpaid debts, court costs and statutory interest (currently 8% above bank of England base rate) will be charged and will increase the debt payable by the student.

