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Manchester
Metropolitan
University

Financial and Legal Services

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

Undergraduate, MArch*, PGCE and Other Non-Postgraduate

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 may **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 a student has arranged **funding to pay fees**, evidence of this must be supplied (with the exception of Student Finance and Student Awards Agency for Scotland). The University will make every effort to collect fees from a third party, however should no payment be received, the **student 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 as soon as possible (see **Section 2.c)**.
- Fees may apply for Recognition of Prior Learning (see **Section 2.g)**.
- 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 **Undergraduate Degree, Foundation Year, MArch*, Integrated Masters** and **PGCE** students.

Regulations for **Postgraduate Taught** and **Postgraduate Research** students can be found at www2.finance.mmu.ac.uk/students.

Please note MArch* students who secure Postgraduate Loan funding will be classed as a Postgraduate Taught 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 to 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 recalculated 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

tuitionfeeng@mmu.ac.uk

Manchester Met Hall Fees

0161 247 2894

hallfeeng@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 the payment of 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

For Home/EU and Channel Island undergraduate students, the Department for Education (DfE) sets the maximum tuition fee chargeable. Home/EU student tuition fees may therefore increase each year in line with changes in UK government policy.

The University Fees Setting Group is responsible for setting all other 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.

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 extra credits or a residential course, 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 same 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

i. Home/EU/Channel Island status students

Continuing **Home/EU/Channel Island status students** will remain on the same **fee structure** for the duration 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.**

Home/EU/Channel Island status Architecture students who commenced RIBA Part 1 prior to **September 2012** will remain on the **pre-2012 fee structure** providing a break of **no more than 3 academic years is taken between completing Part 1 and commencing Part 2**. Students, who did not complete Part 1 at the Manchester School of Architecture, will be required to send a transcript of their previous studies to the **Student Billings** team before enrolling on RIBA Part 2 to ensure they remain on the same fee structure.

Home/EU Students whose break in study between RIBA Parts 1 and 2 is more than 3 years may be eligible for postgraduate loan funding from Student Finance.

ii Overseas status students

Continuing **Overseas status students** will continue to pay the same annual fee for the duration 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.**

Overseas status students progressing directly from a **foundation year** to a linked degree course will continue to pay the same annual fee for the duration of the degree 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.**

Overseas status Architecture students who completed Part 1 at the Manchester School of Architecture will retain the same tuition fees for Part 2 providing a break of **no more than 3 academic years is taken between completing RIBA Part 1 and commencing Part 2**.

All queries relating to continuing student course fees should be referred to the **Student Billings** team.

iii Outgoing Exchange students

Before you start an overseas exchange, you must ensure that your exchange is supported by your academic department. You must also have **submitted the relevant application forms**, and have had your exchange **approved** by the **Student Mobility Team**.

You should contact the Student Mobility Team **immediately** if you make any changes to the original length of your exchange, such as if you arrange to spend a longer time on your exchange than you originally agreed, or you decide to return home early. You should also contact the Student Mobility Team if you decide **not to start** an exchange that has previously been approved.

The tuition fees you will be charged will depend on your **student status** (Home/EU/Overseas/Channel Island), the **type of course** you are enrolled on, and the **duration** of your exchange. Any changes to your initial exchange may have financial implications.

Full details regarding fee charges are available at www2.finance.mmu.ac.uk/students - Fees for Students on Exchange/Study Abroad

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.

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

g. 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 Undergraduate 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.**

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 the September term, 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. The only exception is if funding is being provided by Student Finance England, Wales, Northern Ireland or the Student Awards Agency for Scotland (see **Section 3.c**).

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

Students applying for a tuition fee loan or grant to pay all or part of their tuition fees must ensure they apply to Student Finance for funding every year. Information about applying for a tuition fee loan/grant is available at the following links:

Student Finance England

www.gov.uk/studentfinance

Student Finance Wales

www.studentfinancewales.co.uk/

Student Finance N. Ireland

www.studentfinancenir.co.uk/

Student Awards Agency for Scotland

www.saas.gov.uk/

Students in receipt of tuition fee loans and/or grants from the agencies above do not have to provide any evidence to the University **provided their declaration form has been signed and returned.** The University cannot collect tuition fee loans/grants for students who have not sent back their declaration form; **any such students will be classed as self-paying students until the form is returned.**

The University will receive payment of tuition fee loans/grants from Student Finance England, Wales and Northern Ireland in the following instalments:

After 2 weeks (14 days) from course start date:	25% paid
From first day of second term:	A further 25% paid
From first day of third term:	Final 50% paid

Details about how payments are made by SAAS can be found in **Section 4.a.**

Should Student Finance/SAAS 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.

Students in receipt of funding from any government agency other than those specified above will need to provide evidence of funding as per **Section 3.b.**

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 units/credits or a residential course) 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**.

In general, recalculations will be based on the **date of last engagement**. 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 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 120 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.

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).

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.

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.**

In the event of withdrawal or suspension, fees for all courses classed as Undergraduate (see **Section 1.a**).will be recalculated based on the last date of engagement, and in line with the following fee liability dates (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:	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.

Students who engage with a **sandwich year placement** or **study abroad exchange** for more than 2 weeks (14 days) may incur fees if they withdraw or suspend, even if the placement/exchange is commenced before the start of the academic year.

Exceptions:

For the following courses, the above fee liability dates will **not** apply. A two week grace (14 day) period aligned to the course start date will apply, during which no fees will be payable*. After the grace period, fees will be **payable in full for each credit commenced**.

BA (Hons) Sustainable Performance Management
University Certificate in Biological Recording and Species Identification

*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:

Student Awards Agency for Scotland (SAAS)

SAAS regulations provide for one fee liability date of the 1st December. The University will therefore recalculate fees for SAAS 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 day) grace period, but before 1st December **will be liable to pay 25% of their annual tuition fees themselves**. No payment will be received from SAAS.
- **After 1st December:** The University will receive payment of annual tuition fees in full from SAAS.

Advanced Learner Loan

Tuition fees will be recalculated and charged on a **monthly** basis in the event of withdrawal or suspension.

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.

Please note depending on the date of transfer into Manchester Met students may still be liable for the full annual course fees if the initial institution has claimed part liability.

For internal transfers, course transfer dates will be aligned to students' points of engagement on both courses. The University will notify Student Finance of any change in course and fees.

In the event of a transfer or change in study mode, fees for all courses classed as Undergraduate (see **Section 1.a**).will be recalculated based on the last date of engagement, and in line with the set fee liability dates (with exceptions detailed in **Section 4.a**).

Students who wish to **change study mode** must be aware of all possible implications of doing so. Changing study mode may:

- Affect eligibility for Manchester Met Student Support Packages, discounts, awards or bursaries.
- Affect eligibility for Student Finance tuition and maintenance funding.
- Result in more fees being charged overall by the end of the course (owing to how fees are calculated).
- Result in continuing students being reassessed as new students, and no longer being eligible to retain existing fee structure. This is likely to be a particularly serious issue for Home/EU/Channel Island students who commenced their course **before September 2012**, Home/EU students who commenced a **foundation year before September 2015**, and **Overseas** students generally.
- **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:

New Home Undergraduate students:

www2.mmu.ac.uk/study/undergraduate/money-matters/

Continuing Home Undergraduate students:

www2.finance.mmu.ac.uk/students

International (Overseas' fee status) students:

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 any Manchester Met award, and **students may be required to repay the amount 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 (including actively resolving a query with Student Finance), 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 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 or Manchester Met Student Support Package credits 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, legal costs and statutory interest (currently 8% above bank of England base rate) will be charged and will increase the debt payable by the student.

