Tuition Fee Liability and Credit Control Policy (UK Partner Students – Undergraduate provision)

Key Points

It is important that you read this policy in full, particularly in reference to any changes in your circumstances. It explains how and when you will be liable for your tuition fees and the sanctions that we may take against you if you fail to pay. Key points include:

- The University academic year runs from 1st August to 31st July. Fees may be subject to an annual increase in line with regulatory control by the UK Government. The maximum tuition fee cap imposed by Government from time to time will apply, which the Government has indicated will rise with inflation (and it is anticipated the measure of inflation used will be RPIX or the RPI All Items Excluding Mortgage Interest). Details on how your fees are calculated can be found at How we calculate your course fees - University of Wolverhampton

- **Fee Liability Start Date:** Whilst our contract with you starts when you accept your offer, you are liable for tuition fees from your course start date (which will normally include welcome/induction week).
- **Student Loans Company (SLC) Sponsorship**
    - If Student Finance approve a tuition fee loan towards your studies, the University will be automatically informed.
    - It is your responsibility to ensure that the details held by SLC on your funding application are accurate and consistent with information held by the University.
    - The University cannot be held responsible for any delays to funding due to mistakes on your funding application.
    - If Student Finance reassesses your funding at any point and you are no longer entitled to an approved tuition fee loan, you will be liable to pay the tuition fee.
- **Sponsorship:** If you do not qualify for SLC or other forms of sponsorship towards your tuition fees, you **must** pay the fees yourself. The University will seek payment directly from you if your sponsor fails to pay.
- The University will ultimately always seek to recover fees directly from students in cases where payment from other approved sources is not forthcoming.
- Invoices and credit notes will be sent to your University email account and (where supplied at enrolment) your personal email account. Statements will be provided on request. You should seek advice from your partner student support team if you receive an invoice and believe that you have funding in place.
- Any changes in your circumstances must be notified immediately to us via your e:Vision portal.
- All fees are subject to liability points, and your financial liability increases during the year.
- Unpaid tuition fee debt may result in you being withdrawn from your course or from graduating from it (including receiving your award/certificate or attending your graduation ceremony). It may also prevent you from applying for a new course with us.
- Students will not be permitted to enrol or access University facilities where a debt is outstanding to the University.

Introduction

The University of Wolverhampton is committed to a fair and transparent policy in respect of charges made to students. When you accept your offer, you agree to the terms of this policy which form part of your contract with the University. Understanding your financial obligations and payment options is crucial.

Whilst this policy forms part of your contract when you accept your offer, you will be asked to confirm your continued acceptance of the terms of this policy as part of the enrolment process at the start of each year of study**.** It is important that you understand what is expected in regard to payment of fees owed and the options open to you to meet your financial obligations.

This policy sets out the tuition fee charging and debt control principles of the University of Wolverhampton.

Section 1: Tuition Fees and status

1.1 What are Tuition Fees?

You are required to pay the tuition fees applicable to your course. Your fees will be based on your fee status, whether you are studying full-time or part-time for each period of enrolment, and the fee regime in force at the time you started your course. Your course-specific annual fee information will be presented to you at enrolment and can be viewed within the relevant course pages and your offer letter.

1.2 What is my fee status?

Your fee status determines the amount of tuition fee you will need to pay and any financial support you may be eligible for.

The University will assess your fee status as either “Home” or “Overseas” through the application process. In reaching this decision the following will be considered:

- set criteria provided by the Government for each of the four countries of the UK: England, Scotland, Wales, or Northern Ireland
- your immigration status and residence

You may be asked to provide additional information to help us assess your fee status as part of the application process.

Confirmation of your fee status will be included in your offer letter. You will be required to check and agree to your fee status during the enrolment process. It is therefore important that you understand your fee status before you accept an offer or enrol on the course.

If you feel you have been incorrectly assessed, or if you have any queries, please contact our **Admissions Team** by logging an e:Vision Helpdesk call or by calling +44 (0) 1902 323 505. You may be asked to complete a fee assessment form and provide information and evidence of your status, circumstances, and reasons why you feel that you have been wrongly assessed.

Being assessed by Student Finance as eligible for maintenance or tuition fee loan support **is not** evidence that your fee status is incorrect with the University. You must provide all required documents to the University if you believe that you have been wrongly assessed.

1.3 What are Equivalent or Lower Qualifications (ELQ)?

Undergraduate applicants, who have a “Home” fee status and who wish to study a course that is at the same or at a lower level to a qualification they already hold (“Equivalent or Lower Qualification”/ELQ) are generally not eligible for any financial support from the UK Government. Where you are studying for a qualification that is equal to or lower than a qualification you already hold, you may still be eligible for financial support if you or the course you are applying to meet certain exemption conditions. For further information about exemptions from the ‘ELQ’ policy, please refer to https://www.heinfo.slc.co.uk/resources/guidance/courses-management-service-user-guide/eligibility/equivalent-or-lower-qualification-elq-exceptions/

Where your status is confirmed to be ‘ELQ’, this will not affect the level of tuition fees you are required to pay, however will affect how the fees are paid. Specifically, where you are classified as ‘ELQ’ you will not be able to finance your study through Student Finance England and will instead be required to self-fund.

Section 2: Paying Tuition Fees

You are personally liable for the payment of fees throughout your course, even where there is a sponsorship agreement or an arrangement for the University to receive payment on your behalf from the Student Loans Company or NHS. This means that if the sponsor fails to pay, or a student loan or NHS bursary is not granted or withdrawn, the University will seek to recover the fees from you.

All invoices are payable within 28 days of the invoice date. This applies even if you take a break in study or withdraw from the University.

2.1 Student Finance

Full and part-time Home undergraduate, who are eligible for a tuition fee loan via Student Loans Company, must have funding approved or have made an application at or before enrolment for each academic session.

It is your responsibility to apply for a loan each year of study, in a timely manner and for the correct course, course year and fee amount. An intention to apply or awaiting a decision from Student Finance will not be considered sufficient.

In deciding on whether to provide funding the Student Loans Company will consider any previous study at HE levels regardless of when this study was taken. Previous study includes time spent on a full-time higher education course or any specifically designated publicly funded higher education course, in the UK/EU or overseas.

If the Student Loans Company decides that you do not qualify for a tuition fee loan you will be required to pay the tuition fee yourself.

If you have applied to the Student Loans Company for an Undergraduate Student Loan to cover the full cost of your fees, the payment will be paid directly to the University.

2.2 Sponsored Students

If an employer or other organisation agrees to pay all or part of your tuition fee the University will refer to them as a “sponsor”.

When you enrol, it will be your responsibility to provide the University with written confirmation from a sponsor, on a company letterhead, uploaded during enrolment or via the e:Vision Helpdesk which states the following:

- Your full name (and University ID number if known)
- The amount of contribution to be paid by the sponsor towards the tuition fee
- The academic year for which sponsorship applies
- The name of the person, organisation, and full address of where the invoice should be sent
- A purchase order number from the organisation
- Signature of an authorised person

Making payment:

- The Payment reference needs to be quoted on the invoice. (i.e. a Purchase order number)
- GBP amount the organisation is paying for your tuition fees
    - MUST BE GBP or percentage of the fees being paid

Terms and Conditions: Sponsors should be aware of the University's terms and conditions related to sponsorship agreements, including withdrawal policies and handling of overpayments. These can be found at https://www.wlv.ac.uk/apply/funding-costs-fees-and-support/fees-and-costs/proof-of-fees-support-or-sponsorship/.

The University will invoice sponsors directly for the appropriate amount and will expect payment within 28 days of the date the invoice was raised.

If for any reason your sponsor does not pay, you will be required to pay any outstanding tuition fee yourself. This includes payment of any cancellation fee levied by the sponsor where you are deemed not to have met the requirements of the sponsorship agreement.

You are responsible for informing the University of any changes in employment that could have an impact on your sponsorship.

2.3 Self-funding Students

You will be classed as self-funding if you will be paying your own tuition fees directly to the University and if your Student Finance Tuition Fee Loan application has not been successful. You are required to confirm your intention to self-fund your studies during online enrolment and in doing so acknowledge your liability and your commitment to pay.

The following payment methods are available:

- instalments (subject to arrangement with the University Finance Team – Income Section)
- online
- in person
- bank transfer

If you are paying the fees to the University yourself, then you can pay by instalments - for no extra charge.

Instalment payments are made via bank Direct Debit. If you choose to pay by Direct Debit, you can pay in three equal instalments. Please contact the Finance Department by emailing incomesection@wlv.ac.uk to discuss instalment options.

Apply for a Direct Debit online or email incomesection@wlv.ac.uk.

The Direct Debit must be drawn on a UK bank or building society. Failure to pay instalments on the due dates will result in your entitlement to pay by instalments being withdrawn and the balance of fees outstanding becoming due immediately.

This method of payment is only available to students if your course lasts at least a year, and where the tuition fee you are expected to pay personally exceeds £200.

If you have opted to pay by Direct Debit and you change the number of modules you are studying, your Direct Debit mandate will not be automatically amended. Please contact the Finance Department/ Income Section by email at incomesection@wlv.ac.uk.

Cash payments are not permitted as the University requires a clear audit trail of payments to comply with anti-money laundering legislation. Bank transfers should only be made directly to the University bank account.

Section 3: Fee Liability

This section determines under which circumstances you are liable for fees and the amount incurred by specific dates within an academic year.

Unpaid tuition fee debt may result in sanctions as set out in Section 5.2 below.

For Term and/or Semester dates, please refer to the relevant academic calendar.

3.1 Full-time Undergraduate (Including PGCE)

The University will confirm that you are enrolled at three points during the academic year (Liability Points) based on the term dates given to the Student Loans Company.

The annual tuition fees are paid to the University in three instalments of 25%, 25%, and 50%.

Confirmed withdrawal or break in studies date	Stage	Fee liability
Up to 14 days after the 1st term commences	none	0% of annual tuition fees
On or after 14 days from the first day of the 1st term	Liability 1	25% of annual tuition fees

On or after the first day of the 2nd term	Liability 2	50% of annual tuition fees
On or after the first day of the 3rd term	Liability 3	100% of annual tuition fees

3.2 Part Time and Repeating on a part-time basis Undergraduate

Fee liability for part-time students will be based on enrolment at any point during each semester and for 100% of modules registered in that semester.

Not liable for any fees	**Cost of all modules in semester 1***	**Cost of all modules in semester 2***
Up to 14 days after the start of the course	Module(s) registered after 14 days from start of course	Module(s) registered at start of second Semester of study

* Where no modules have been registered, the fees charged will be based on the minimum number of credits a part-time student may register (typically 20 credits), as set out in the academic regulations.

Please note that for those who are Student Finance funded, confirmed attendance is required at three separate points in the academic year, based on term dates given to the Student Loans Company. Tuition fee liability dates reflect these term dates. The Student Loans Company pays tuition fee loan support in three instalments: 25% for Term 1, 25% for Term 2, and 50% for Term 3.

As the part time fee liability for the University operates on semesters and not terms as Student Finance does, this can mean that at some points in the academic year, full liability of fees charged will not be covered by Student Finance and therefore liability will fall to you to pay the difference.

Please refer to the Student Loans Company guidance for term dates under Tuition Fees section for more information relating to term dates as required by Student Loans Company.

Section 4: Change of Circumstances

The University recognises that there may be changes in a student's circumstances which could affect their study. These include (but are not limited to) the following:

- a withdrawal
- a Leave of Absence (LOA)/Break in Study
- non-attendance
- change in award aim
- change of attendance mode (i.e. full-time to part-time)
- change in the number of modules studied
- receipt of additional funding such as Research Council Funding or NHS funding (if applicable)
- change in study intensity (i.e. course end date is extended)

It is your responsibility to formally notify any such changes in your circumstances as soon as you are aware of them via your e:Vision portal.

The University will only process requests for Withdrawal or Leave of Absence/Break in Study at the time that they are received but will not back-date any requests.

It is essential that you notify the University of any changes at the earliest possible opportunity, as these dates will affect the amount of tuition fees that you will be charged or refunded and your student loan entitlement (if you have one).

If you are in receipt of student finance support, you are advised to speak to your Student Finance Provider (e.g. Student Finance England) as soon as possible to discuss how the changes could impact on your current and future student funding. The University will confirm your last date of attendance to Student Finance if your circumstances change. This will result in your funding entitlement being re-assessed. Student Finance will send you a new assessment outcome after any changes of circumstances have been reviewed.

Students are not entitled to maintenance or tuition fee loan funding if they are not in attendance as outlined in the University's Partner Engagement policy: https://www.wlv.ac.uk/about-us/corporate-information/wlv-policies/student-engagement-policy/

4.1 Withdrawal

We understand that making the decision to withdraw from your course is not easy. It is especially important you seek support and advice early. There may be financial implications that you need to be aware of before making your decision. The date that you withdraw affects the amount of tuition fees that you will be charged or refunded and your student loan entitlement (if you have one). The date of withdrawal will be the date at which you submit your e:Vision request to withdraw.

The University will submit a Change of Circumstances notification to the relevant Student Finance Authority once your withdrawal request has been approved through e:Vision and processed. If you have been overpaid as a result of withdrawing from your course, your Student Finance provider will contact you about repaying this.

4.2 Suspending your studies - Leave of Absence (LOA)/Break in Study

If you take a leave of absence/break in study, your tuition fees will be adjusted so that you are charged only for the fee liability period that you were registered on before you left.

The University will submit a "Change of Circumstances" notification to the relevant Student Finance provider once the request has been submitted and approved through e:Vision.

If you have been overpaid as a result of suspending your studies, your Student Finance provider will contact you about repaying this.

4.3 Return from a Leave of Absence/Break in Study

When you return to study your tuition fee liability will be calculated from the point at which study is resumed. You will be charged for that academic session (which may extend to the full academic year and include an increase from the year in which study commenced).

4.4 Repeating all or part of a year – retaking and/or mitigated modules

You will be charged tuition fees for any modules that you are retaking.

You will be charged for modules that are being repeated due to approved extenuating circumstances (mitigated) claims where you have more than 40 credits of modules outstanding that were not passed in the previous year.

If you are a full-time student and are required to repeat part of the year (up to 90 credits) you will be charged fees as a part-time student. This is referred to as "Temporarily part-time on a full-time course" by the Student Loans Company (Please note that you will still need to apply to the Student Loans Company on a full-time application for the academic year affected).

If you will be studying 90 or more repeat credits (including both retake and mitigated) you will be charged as a full-time student.

In all cases the fees charged will be those for the academic year in which you are studying. Please note for Student Loans Company funded students this will constitute your "gift year".

4.5 Repetition as a Deferred Student

If you are repeating a year as a deferred student (40 credits or less of mitigated credits from the previous year) i.e. you have outstanding assessments to complete but are not accessing full teaching/tuition, you will be:

1. considered as following active study (but with reduced teaching access) and be assigned a mode of study of part-time alongside the enrolment status of CX (Current deferred)
2. remain registered on the module in the academic year in which the deferral took place and will submit your assessments to corresponding (historic) Canvas portal
3. have access to all the materials available on the historic Canvas portal
4. not be charged a fee for the relevant modules and completing the outstanding assessment
5. not be eligible for Student Loans Company funding in the year they are registered as a deferred student

6. not be eligible to claim state benefits associated with your higher education study (with the exception of confirmation of registered student status for the purposes of council tax discounts)
7. able to access all on-campus and online facilities and support services offered by the University.

4.6 Transferring into the University of Wolverhampton from another institution

If you have transferred into the University and are in receipt of funding from the Student Loans Company, you will be charged the standard course fee.

If the Student Loans Company has already paid 25% of the fee to your previous institution for that year, it will pay only 75% to the University of Wolverhampton, and you will be required to pay any remaining fees yourself.

4.7 Transferring out of the University of Wolverhampton to another institution

If you transfer out to another institution, you will be charged a tuition fee in line with this policy. Any fees paid including Student Loans Company funding will be retained to cover charges due to the University until the point of transfer.

4.8 Transferring within the University of Wolverhampton

For course transfers mid-year where both courses hold the same tuition fee, there should be no additional fee liability.

For transfers between courses within the same academic session carrying a different tuition fee cost your tuition fee will be recalculated to include the period of time registered on the higher cost course.

If you plan a transfer that involves starting a new course or changing mode of study you are advised to seek advice from your personal tutor or Faculty support staff so that you can fully understand the implications of doing so as this may incur additional fees, on top of those already paid for the original course.

4.9 Transferring between intakes – seasonal transfer/restart

If you are granted the opportunity to restart with an alternative intake you will be liable for tuition fees for the original academic session in line with your period of registration and the full fee for the next academic year at the published rate (which may include an increase from the year in which study commenced).

Student Finance do not permit seasonal intake transfers and your funding may not align to your studies if you transfer between intakes.

Section 5: Credit control procedure

The University is committed to the operation of transparent procedures in relation to financial transactions with students through the open publication of fees and charges and specific information provided during the admissions process and at enrolment. Further details are available in Transparent Fee Information.

If you are experiencing financial difficulty in paying fees or any charges due to the University, you should seek help at the earliest opportunity.

5.1 Payment of Fees

The University will issue you with an invoice. The University offers instalment arrangements to allow students who pay their own fees to do so over three instalments. These dates are specified by the University. You will be able to access your account details via the student portal (e:Vision).

5.2 Reminders and Sanctions

The University Finance team will send you reminders if you have not paid your fees in line with the due dates on the invoice or instalment plan. Three reminder letters are produced and sent, followed by a sanction, in accordance with the following timeline:

1. An automatically generated letter, sent 7 days after the payment becomes due
2. An automatically generated letter, sent 14 days after the payment becomes due
3. An automatically generated letter sent 28 days after the payment becomes due. This letter will trigger the provisional suspension of you from your course.
4. On the 28th day from when the invoice was due the University will provisionally suspend you from your course. You will have a further **30** days to either make payment of the outstanding tuition fees or have an agreed payment plan in place with the University. Failure to do one of these by the **58th** day from the invoice due date will result in the University confirming your suspension from your course. You will not be permitted to return to the course until you have reached an agreement with the University to pay the outstanding balance and approval is given by the University Finance team. If you do not reach an agreement, you will be formally withdrawn by the University.

In addition to the above, the University reserves the right to instigate debt recovery proceedings in accordance with Section 5.5 below; suspend or withdraw the provision of any or all of the University's academic services and facilities; prohibit progress to the next stage on a course of study and/or the award of a qualification or academic credit; refuse admission to another course or entry into a new contract with any debtor; and/or refuse admission to a graduation ceremony, until such debts have been paid in full.

Where you are having difficulties making payment, or need to discuss payment plan options, you should contact your partner student support team who will support you to contact the University's Finance Office at incomesection@wlv.ac.uk to reach an agreement to resolve the debt on your account.

5.3 Disputes

If you wish to dispute the amount of fees you have been charged or your fee liability, you should raise a helpdesk call within e:Vision. This will enable the Income Section to flag the transaction as in need of intervention and resolution. If you are dissatisfied with the outcome of your dispute, you may escalate the matter through the University's Student Complaints Procedure set out in the Terms and Conditions. Following completion of the University's internal complaints process, if you remain dissatisfied, you may be able to refer your complaint to the Office of the

Independent Adjudicator for Higher Education (OIA). Further information about the OIA and who can use its complaints scheme is available at www.oiahe.org.uk.

5.4 Hardship

If you are experiencing financial hardship you are advised to discuss this with our support team via: money@wlv.ac.uk. You may also find helpful information on the University webpages. Instalment dates may be extended in exceptional circumstances where you can demonstrate that this would enable you to make the payment and continue your studies. This must be in agreement with the University's Finance team.

5.5 Debt Collection

Where we have been unable to collect any outstanding fees from students and as a last resort, the matter will be passed on to an external debt collector for recovery. This action is normally taken at the end of an academic year. In these circumstances students will be contacted directly by the debt collector. This will follow the process laid out below:

1. **Attempt to Collect Outstanding Fees**: The University has made every effort to collect outstanding fees from students through its internal procedures.
2. **Last Resort: External Debt Collection**: If internal efforts fail and the fees remain unpaid, the matter is escalated to an external debt collector. This is considered a last resort before taking further legal action.
3. **Timing of External Action**: This action is normally taken at the end of an academic year.
4. **Direct Contact by Debt Collector**: Once the matter is handed over to the external debt collector, students will be contacted directly by them. The debt collector will manage the collection process according to their own procedures and legal requirements.

Key Considerations for the University:

- **Communication**: It is important the University communicates clearly with students about the potential consequences of unpaid fees, including the involvement of external debt collectors.
- **Legal Compliance**: The University's debt collection practices comply with relevant laws and regulations governing debt collection.
- **Student Notification**: Students should be informed about the possibility of external debt collection in advance.
- **Resolution and Consequences**: The goal of debt collection is to recover outstanding fees owed to the institution. Students may face consequences such as holds on academic records or other privileges until the debt is resolved.

This process aims to ensure financial accountability among students while balancing the University's need to manage its financial operations effectively. It is designed to encourage timely payment of fees and provide a structured process for handling unpaid debts when necessary.

Section 6: Refunds and Compensation

Where a student has paid their fees in advance and subsequently applies to withdraw or take leave of absence, any refund will be calculated in accordance with our Refund and Compensation Policy.