



UNIVERSITY OF CUMBRIA

STUDENT FINANCIAL REGULATIONS

**Applicable to Students Registering in Academic
Year 2024/25**

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1 Introduction

The following sets out key principles and definitions covering these Student Financial Regulations.

1.1 Academic Year

The academic year at the University of Cumbria ("The University") is from 1 August to 31 July.

1.2 Contract

On registering for a programme and/or attending a programme, the student enters into a contract for the supply of education for the full duration of their programme. In doing so, they accept a contractual liability to pay the tuition fee and other related costs for the duration of their programme in accordance with these Regulations.

1.3 Key Student Responsibilities

Payment of Fees

Students are personally responsible for ensuring that all appropriate fees, fines and other charges are paid in accordance with the requirements set out in this document. This applies even where a sponsorship arrangement has been agreed for a third party to pay on the student's behalf.

Notification of Changes

Students must notify the University immediately if there is any change in their details including their home or term-time contact details. Students can do this online in Student Hub / My Student Details.

1.4 Reminders

The University will make every effort to remind students of fees, fines and other charges due by means of invoices, notices, statements and emails. However, these are considered reminders only and students are responsible for paying whether invoices, notices or statements are received or not.

1.5 Communication

Posted communications from the University are normally sent to the student's declared home address.

Electronic communications from the University are usually by email and will be sent to the student's University email address if the student is enrolled in a programme. Students are expected to check their University email address at regular intervals. Past students may still receive electronic communication, but this will be through their declared personal email address.

Telephone communications from the University are normally to the student's declared mobile number or home number.

The University reserves the right to send communication to alternative mail and email addresses that are held on the relevant system for the student.

It is the student's responsibility to ensure personal data is kept up to date.

1.6 Sharing Information

Student information may be released to and/or exchanged between different offices of the University in the legitimate course of student debt collection activities. An example of this would be informing the relevant academic department of outstanding debts to the University.

Should a student fall into arrears of payment, the University may disclose adequate, relevant and sufficient personal data to a third party to enable the debts to the University to be pursued and recovered.

Students may authorise the University to release and discuss the financial information from their student record with named individuals (eg parents) by notifying the finance team by email (accountsreceivableteam@cumbria.ac.uk) from one of their registered email addresses.

1.7 Currency

All payments made to and from the University in respect of student fees, fines and other charges must be made in **GBP** £ Sterling. Any currency conversion costs or other charges incurred in making payment or in processing a refund shall be borne by the payee.

1.8 Making a Payment

From an international bank account go to <https://cumbria.transfermateeducation.com/>

UK regulated debit / credit card go to <https://payments.cumbria.ac.uk/invoice>

The above methods ensure the university complies with Anti Money Laundering regulations. Payments are therefore screened and where the university is unable to validate the relationship between the payer and the university the funds may be returned to the originating account. Funds will not be paid to another bank account or debit / credit card.

If you have a question about making a payment to the university, please contact the Finance Team (refer to 1.12).

1.9 Repayments / Refunds

To comply with financial services and Anti Money Laundering regulations, repayment of funds will be made to the originating account and by the same payment method. No interest will be paid on returned prepayments or overpayments.

1.10 Inflation

Prices provided in offer letters are applicable only to the academic year that the student starts in (see 1.1 Academic Year). Prices in subsequent years may be subject to inflation as set out in section 2.3.3.

1.11 Relevant Funding Body

By **Relevant Funding Body**, we refer to agencies which pay student fees directly to the University after an application by the student to the agency, e.g. Student Finance England, Student Finance Wales, Student Finance Northern Ireland or the Student Awards Agency for Scotland.

1.12 Contact Us

If you have any queries about these regulations, when a payment is due, or how to make a payment then please contact our Accounts Receivable team:

Email: accountsreceivableteam@cumbria.ac.uk or by phone between 9am and 5pm (GMT), Monday to Friday, 01524 590826. If you would like a call back, then please state times that you are available, and we will do our best to contact you at those times.

If you require support with your financial circumstances or help with applying to funding bodies then please contact the [Student Enquiry Point](#)

2 Tuition Fees

2.1 Invoicing

Some programmes are course billed and some modular billed and will usually be indicated on the offer letter.

2.1.1 Course Billed

Tuition Fees for course billed programmes are payable at the start of each year of a programme and are invoiced on an annual basis. Invoices are raised at the start of each year of a programme.

2.1.2 Modular Billed

Tuition Fees for modular billed programmes are payable individually by module with invoices raised at the start date of each module.

2.1.3 Research Students

Research students are required to register and pay tuition fees until such time as they transfer to writing up status. Writing up fees will then be charged, as appropriate, until the submission of the thesis. Further information can be found on our website under Postgraduate Finance.

2.1.4 All Students

Invoices will be raised even if a deposit or prepayment has been made in full to comply with UK legislation.

2.2 Due Dates for Payment

2.2.1 Non-UK and non-EEA Students

All students not from the UK or EEA countries are required to pay their fees for each year by the following dates:

	Before Receiving CAS**	By Registration	3 Months after Course Start Date
Pre-sessional Fees	100%		
New Students (UKVI Low Risk Register)	£4,000*	50%	100%
New Students (all other UKVI visa countries)	50%	50%	100%
Continuing Students		50%	100%
Canadian & US Students in receipt of Federal Loan	Confirmation of Federal Loan application and/or submission of Cost of Attendance letter.	An instalment plan will be set up to coincide with loan disbursements.	
Government sponsored or scholarship students	Official confirmation of financial support from the relevant government	Payment dates will be established in line with the agreed disbursement of tuition funds.	

	department or scholarship body.	
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* Unless otherwise stated in the Offer letter.

** CAS: Confirmation of Acceptance for Study

Students should not wait until receipt of an invoice to make payment as this may not be raised until after the payment is due.

Advance fees paid by students requiring visas are usually non-refundable and non-transferable. Please see section 2.11 for more information.

2.2.2 All EU/EEA students Requiring a Visa

All Students from EU / EEA countries (See <https://www.gov.uk/eu-eea> for a list) are required to pay their fees per 2.2.1 except students in receipt of a government Tuition Fee Loan.

Those students in receipt of a government Tuition Fee Loan must send confirmation of their loan including payment dates and details to accountsreceivableteam@cumbria.ac.uk by their registration date. The payments dates for tuition fees will be matched to the provision of funding by the government loan as long as 100% is paid by the end of the teaching year. It remains the responsibility of the student to ensure that any loan payments are received by the university.

2.2.3 UK & EU/EEA students not requiring a Visa

Course billed programmes due immediately. For invoices greater than £1000 please refer to 2.8.4 to set up a payment plan.

Modular billed programmes are payable immediately. If concurrent invoices are greater than £1000, please contact the Finance Team 1.12

Where the university has received confirmation that the student has approved Student Finance (see section 1.11) the university will claim tuition fees as outlined in the funding approval letter.

2.3 Inflation

2.3.1 Course Billed

For course billed programmes, the tuition fee for the first year of a student's study will be confirmed in their offer letter. Tuition fees for subsequent years may, subject to Government regulations, be subject to inflation compared to the previous year of study.

2.3.2 Modular Billed & Research

For modular billed programmes, the tuition fee in place for their module at the time of starting the course will be confirmed in the offer letter. Tuition fees are set for each academic year (starting 1 August). Tuition fees for modules in subsequent academic years may rise by inflation. The fee will be published on the University website before the start of the academic year providing Government approval has been given.

The University currently links fees for research programmes to the maximum fee determined by Research Councils UK. The University reserves the right to continue to do this even if this means that the fee increases by more than inflation. The fees are published on the university website <https://www.cumbria.ac.uk/study/student-finance/postgraduate/>

2.3.3 Rate of Inflation

The rate of inflation will be calculated with reference to the Retail Price Index forecast (CPIH) or the rate that the Department for Education, the Office for Students, or another Government body otherwise advises.

2.3.4 Notification of Inflation

Fees for the forthcoming year, e.g. for a student's second year of study, will be placed on the website by January of the previous academic year.

2.4 What does the fee cover?

All students registered at the University will pay a tuition fee which, unless otherwise stated, will cover Admission, Registration, Tuition, Supervision (for research students) and Examination Fees, but not repeat tuition, re-taken examination fees or repeat placements for which additional fees will be charged. Any additional costs directly related to the programme (e.g. field trips, fieldwork costs, bench fees for research students, etc.) will be stated clearly and separately. The details of any additional costs will be provided, where possible, before registration.

2.5 Someone else paying?

2.5.1 Use only Trusted Sources

Money laundering fraudsters target students, especially from overseas, to launder money by offering to pay fees at a reduced price. The university cannot accept any funds received that it suspects may be the proceeds of a criminal act and must report them to the relevant government body. See section 2.7 for further information.

2.5.2 Arranging for a Loan or Sponsor to pay?

All loan and sponsor arrangements should be approved before registration and students should forward evidence to the university (email to sponsorletters@cumbria.ac.uk). Students with approved finance from the Relevant Funding Bodies (see section 1.11) do not need to provide the evidence as the university will receive this through established channels. Contact your [funding organisation](#) or a [Student Money Adviser](#) for more information.

It is a student's responsibility to ensure that they have understood the terms and conditions of the funding provider and that they notify them of any changes.

Please see section 2.12 for further information on Tuition Fee loans

Please see section 2.13 for further information on Sponsorship

2.5.3 Failure of 3rd party to pay

Students should be aware that they have a responsibility for the payment of tuition fees even if they have arranged for a loan or sponsor. If loans or other funding are withdrawn or payment not received, then the student will remain liable and will be expected to pay the tuition fees due. This includes if the lender/funder assesses or re-assesses the students as being ineligible for a loan/funding.

2.6 Not received an invoice?

Where a student engages with a course but has not been invoiced, then the tuition fee is still due. Where students are expecting to be invoiced and have not received an invoice, they should contact Accounts Receivable (accountsreceivableteam@cumbria.ac.uk).

Where students have confirmed funding from a Relevant Funding Body, or a Sponsor, then the student will not receive an invoice. If the university is notified that the Sponsor or Funding Body is no longer paying, or they take an unreasonable amount of time to pay, then the invoice will be regenerated addressed to the student.

2.7 Making a Payment

Refer to section 1.8

Use of the methods identified also helps ensure that the University complies with its obligations under Anti Money Laundering and other regulations.

Further advice is available on <https://www.cumbria.ac.uk/study/student-finance/payments/>

The University does not accept cash payments.

2.8 Setting up an Instalment Arrangement

2.8.1 Eligibility

Where students do not require a student visa, the University provides students with the opportunity to pay fees in instalments where the course is:

- Course-billed and the annual fee is more than £1,000; or
- Modular-billed and the total of the modules being studied concurrently is over £1,000.

The University reserves the right to withdraw the instalment provisions from a student if the payment due dates are not met.

Instalment arrangements may be refused if the student has fallen into arrears within the current or a previous academic year.

2.8.2 Credit References

The University has the right to request credit references either from students or commercial organisations at any time. and can also withdraw or refuse instalment facilities if such references are unsatisfactory.

2.8.3 Application

Application for a payment plan should be made within 7 days of an invoice being issued. Application should be made by contacting the Accounts Receivable department (contact details in section 1.12)

2.8.4 Plans available

Please see [Payment Plans \(cumbria.ac.uk\)](https://www.cumbria.ac.uk/payment-plans)

Instalment plans are subject to approval by the Accounts Receivable Team. Payment due dates will be based on the course dates. Consideration will be given to the timing of funding available to the student. The full fee must be received before the final date of the module/year to which it relates.

For Undergraduate and Postgraduate Taught programmes, instalments are to be received by the following dates:

	On Registration / Invoice	First Monday of Full Time Undergraduate Standard Term 2 dates	First Monday of Full Time Undergraduate Standard Term 3 dates
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UG and PGT Students	34%	33%	33%
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For Postgraduate Research students, instalments are to be received by the following dates:

	By Registration	Within 9 months of registration
All Postgraduate Research Students	34%	66%

2.9 Evidence of Source of payment – Anti Money Laundering Regulations and Sanctions

Where required under Anti Money Laundering Regulations, incl Proceeds of Crime Legislation, and Regulations around sanctions, the University may request evidence of the source of payments to the University. The University reserves the right to refuse any payments made if this proof is not provided when requested or if we have reason to suspect that the funds may be the proceeds of Crime. Where this is the case, the University will follow regulatory guidance on return of funds. Students must not provide funds to any third party for them to arrange payment on their behalf.

2.10 Fee Waivers and Discounts

2.10.1 Right to offer fee waivers or discounts

Fee waivers and discounts may be offered to students, with details and terms and conditions set out on the University's website. Unless otherwise stated, a waiver, scholarship or discount cannot be combined with a separate waiver or discount.

2.10.2 Postgraduate Study Alumni Fee Discount

The **postgraduate study alumni fee discount** is offered to previous students of the University and to students who have achieved a relevant university award from a partner institution. It only applies to initial tuition fee costs for a course and not to any retake fees. Please note that this discount does not apply to students wishing to study PGCE courses.

To be eligible for this discount, students will need to have achieved a University of Cumbria Undergraduate award within the last five years which consists of a minimum of 120 credits and they must meet the relevant entry requirements for Post Graduate Study. Eligible students can obtain a 20% discount on the first postgraduate taught course of study for which they register at the University or a 10% discount on the first postgraduate research programme.

This discount will apply to the full programme for which they have initially registered. International students will be entitled to the same absolute (not percentage) Alumni discount as applies to Home and EU students on the relevant programme.

The postgraduate study alumni discount cannot be combined with any other awards or discounts that may be applicable.

2.10.3 Accreditation of Prior Learning (APL)

Accreditation of Prior Learning (APL) is how the University assesses and formally recognise learning which has taken place in the past. The APL process allows students to present prior learning in order to claim credit and therefore exemption from part of a course of study. The prior learning must be relevant to a student's course of study at the University of Cumbria and at the same academic level. If students are unsure about this, contact our APL Officers for advice at: apl@cumbria.ac.uk. Key details, including the charge for Accreditation of Prior Experiential Learning are stated at <http://www.cumbria.ac.uk/Courses/ApplicationsEnquiries/Applicants/APL/FAQs.aspx>.

2.10.4 Other Fee Waivers and Discounts

The University reserves the right to reduce the tuition fee communicated alongside the offer that is made to a student. Examples of such reductions include fee waivers which are provided via a bursary or scholarship scheme.

2.11 Refunds

2.11.1 International and EU Student Visa Holders Tuition Fees

Payments for International and EU Student Visa Holders are non-refundable and non-transferable **except** if a student is unable to join the course due to the following circumstances:

- The programme is cancelled by the University; or
- The student applies for a UK visa with their University of Cumbria CAS and their visa application is refused;
- The student does not meet the conditions of their offer; or
- The student has serious personal extenuating circumstances which prevent them from studying overseas.

Refunds in all other cases are at the University's discretion.

In the case where submitted documentation is found to be forged or fraudulent, this documentation will be retained by the University and passed onto the relevant authorities. If a student has already paid either their fees deposit or the full amount of their fees, the full amount of money paid will be deemed to be forfeited.

If the University decides there is a good reason to return full or partial deposit, the refund will be subject to an administration fee of at least £500 except if:

- The University has made an error that results in visa refusal
- The University withdraws the CAS before the visa is issued; or
- The University withdraws the programme of study.

To comply with various legislation including UK anti money laundering regulations, repayment of funds will be made by the method the original payment was made. For example, an amount paid by credit card will be refunded to the same credit card.

2.11.2 All other overpayments and un-used prepayments

If an overpayment is made against the total annual tuition fee amount, the student will be informed. Usually, the credit balance will be offset to an existing invoice balance on the student's account (whether arising from tuition, accommodation, or any other legitimate charge) in due date order. If there is no other debt or invoice, the credit balance may be retained and offset to subsequent fees due. Students will be notified before this takes place and may

request a refund. Refunds will be made within 28 days once they have been approved and the Finance Team has received notification.

2.12 Tuition Fee Loans

2.12.1 How to Apply

Eligible Undergraduate, Postgraduate and PGCE students can apply for a tuition fee loan through the Relevant Funding Body via a secure online system (<https://www.gov.uk/student-finance>). Students should be aware that the amount they are able to borrow as a tuition fee loan will be verified by the Relevant Funding Body and that the University has an obligation to notify the Relevant Funding Body of any discrepancies or inconsistencies in the details submitted.

2.12.2 When to Apply

Applications must be submitted **annually** to the Relevant Funding Body. Deadlines for completion and submission of the application forms are stated on the Relevant Funding Bodies' websites. Applications can be made prior to a confirmed place on a programme, it is recommended students apply for their student finance as soon as the Relevant Funding Body allows to avoid delay.

Most funding bodies take at least 6-8 weeks to process applications. If the tuition fee loan has not been confirmed by the date of registration, then the student will receive the invoice for the tuition fee and be liable for the full amount.

Students should contact accounts receivable if they receive a tuition fee invoice but are waiting for the outcome of their funding application, please contact accountsreceivableteam@cumbria.ac.uk.

The University may request that the balance of any tuition fee is payable by the student until the date a tuition fee loan is confirmed.

2.12.3 Student Responsibilities

Students are responsible for completing all parts of their Student Finance Application, including the National Insurance number and declaration. Tuition fees will not be paid by the relevant funding body to the University if the finance application is incomplete.

Students applying for funding through a tuition fee loan from a relevant funding body must complete all University admissions clearances including providing **ID** to the University. Failure to do so will mean that the University cannot confirm attendance or registration to the relevant funding body to release tuition fee payments to the University and in turn maintenance loans to students.

Students intending to fund their studies on a part-time basis with Student Finance are reminded to check the terms and conditions of funding and, particularly, to ensure that they will study the requisite number of credits during the year. To be eligible for funding students must be registered for a minimum of 25% of the course at the start of each academic year. For example, if the programme is a total of 120 credits on a full-time basis, as the modules are all either 20 or 40 credit modules, this means students must study a minimum of 40 credits during the year. Students only registered on

one 20 credit module, for example, will be ineligible for any funding and will become personally liable for fees for the year.

If no tuition fee loan is arranged, or it is insufficient to cover the tuition fees, the student remains personally liable for the tuition fee balance. Students are also liable for any outstanding balance if there is any failure to pay the tuition fee liability in whole or in part by the relevant Funding Body. This applies also where there is a subsequent reassessment of the student's financial position by the Relevant Funding Body and a loan is reduced or withdrawn.

2.13 Sponsorship

2.13.1 Letter of Confirmation

Where a student's tuition fees are being paid by an external organisation, students must provide a letter of confirmation for the programme on the sponsor's letterhead by their registration date. This letter should state the student's name, programme name, financial value of the sponsorship and the period which the sponsorship will cover. Sponsors who give the funding as a percentage and not monetary value should indicate whether it is for the academic year or the full duration of the course. Where possible letters from sponsors should be addressed to the University not the student, if the letter is addressed to the student it should be clear that the programme is at University of Cumbria. Students with NHS funding are required to provide a purchase order (PO) from their employer.

All evidence of funding should be sent by email to sponsorletters@cumbria.ac.uk

Pro-forma invoices are not provided.

2.13.2 Government Sponsorship & Scholarships

Students applying for Student Finance in the UK should allow at least 6 weeks between application and confirmation. Students who have not received confirmation of funding by the time a tuition fee invoice has been generated should contact accountsreceivableteam@cumbria.ac.uk giving your application number and expected confirmation date so the invoice can be put on hold for an equivalent amount of time.

Students in receipt of funding from other governments should send confirmation of receipt and information about payment to sponsorletters@cumbria.ac.uk by registration date so that invoices can be issued to the sponsor if required.

2.13.3 Sponsor Invoices

Sponsors will be invoiced for their contribution to the student's fees after the student has enrolled. Payment terms are set as immediate however sponsors are welcome to contact the University to discuss payment terms of up to 30 days. Instalment arrangements are not available to sponsors. This does not apply to government sponsors where payment terms will be matched wherever possible to the government's T&Cs.

2.13.4 Liability

Students are responsible for ensuring that any fee to be paid to the University by a sponsor is paid in full and on time. Failure by a sponsor to pay by the due date and in full may result in us following debt management procedures with the sponsor initially, however the debt remains the responsibility of the student and where collection of the debt is not possible through the sponsor, the University will seek payment from the student.

2.13.5 Transfer

Sponsor Letters are non-transferable between courses, students, modules, or years. If a student changes course, module or start date they may need to obtain a replacement letter.

2.14 Repeat Fees

Students repeating all or part of an academic session will be charged an additional proportion of the annual fee. Students may need to pay such fees personally, as sponsors and funders (including Relevant Funding Bodies) may not give financial support for repeat study. If sponsors or funders are giving financial support a new letter is required to confirm this. We recommend that students contact Money Advice using the [Student Enquiry Point](#) found on the Student Hub for advice as well as their Relevant Funding Body.

3 Tuition Fees: Reassessment & Retaking

3.1 What do the initial tuition fees cover?

The tuition fees paid entitle a student to a first attempt and one re-assessment opportunity at all the modules necessary to complete the academic year of the course. Re-assessment involves re-doing the coursework or taking an exam. Re-assessment is done during the current year of study.

3.2 Failing Re-assessment

If the student fails a re-assessment, then either:

- a) If they are allowed to re-take the module alongside progressing onto the next academic year, no fee will be charged for the re-take.
- b) If they are required to re-take the module before progressing onto the next academic year, then a fee will be payable. The student will be classified as 'modular-billed' for the year of re-take and will be invoiced for each module re-taken. The fee for each module will be based on the full fee for the year of the course, pro-rata for the number of credits.

3.3 Funding for Re-taking

Where a student is required to re-take the module before progressing then students should consider how they will pay their fee. Where students intend to rely on the Relevant Funding Body for this fee, they should contact their **funding organisation** or Money Advice using the [Student Enquiry Point](#) for further information about funding repeat study before starting their retake modules.

4 Tuition Fees: Cancellations, withdrawal from programmes and interruption of study

4.1 International and EU Visa Holders

Tuition fees are due in full from International and EU Visa Holder students by three months after the course start date (see section 2.2 Due Dates for Payment). Refunds are only available under certain circumstances as detailed in section 2.11.

If a withdrawal results in any refund to a student or sponsor, this will be done within 28 days of confirmation on the student record system of the withdrawal or interruption.

Where students interrupt their studies for up to 12 months, the sum already paid will be carried forward to the intended year of return, reducing the liability for that year.

Where a student is forced to withdraw from a course due to exceptional circumstances that were unknown at the time of registration, such as a bereavement or serious illness, the student may request a review of the tuition fee charged. Requests must include full details of the exceptional circumstances and be supported by documentary evidence. Requests should be submitted in writing and either posted to Accounts Receivable, Finance, University of Cumbria, Bowerham Road, Lancaster, LA1 3JD or emailed to accountsreceivableteam@cumbria.ac.uk. Where possible, requests must be provided within 30 days of withdrawal.

4.2 Cancellation

Students have a legal right to cancel a contract under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 during the period set out below. This means that during the relevant period if a student changes their mind or decides for any other reason that they do not want to receive the tuition or other service they have entered a contract for, they can notify the University of their decision to cancel the contract and receive a reduction in the liability or a refund.

The legal right to cancel begins on the initial course start date.

If the student has registered on a programme with the University, then they must follow the correct withdrawal procedures per the Student Academic Regulations.

4.3 Withdrawal

If the student has registered on a programme with the University, then they must follow the correct withdrawal procedures per the Student Academic Regulations.

We recommend that all students withdrawing discuss this with the [Money Advice Team](#) who will explain the financial implications of withdrawal, debt the student will incur, and any effect this will have on funding and payment plans. More information about the impact of withdrawal or interruption of studies can be accessed [here](#).

4.4 Intercalation

If a student wishes to suspend their study at the University, then they must follow the correct procedures for intercalation per the Student Academic Regulations. This will notify the finance department of your intercalation. Please note that a proportion of fees will still be due for study completed up to the point of intercalation.

More information about withdrawal or interruption of studies can be accessed [here](#) or by contacting [Money Advice Team](#).

4.5 University Suspension

Should a student be at risk of suspension or suspended from study, they should discuss the financial implications with the [Money Advice Team](#).

4.6 Fee Liability on Withdrawal – UK and Non-Visa students

If a student cancels their registration or withdraws from a programme, the tuition fee liability is set out below. Students are responsible for following the correct withdrawal procedures. Not following the correct procedures may affect the course withdrawal date and hence the fees owed by students.

4.6.1 Course-billed Programmes - Annual Invoicing

Where students are registered on course-billed programmes, the proportion of the annual fee liability if the student cancels or withdraws on or after the relevant date is as follows:

RELEVANT DATE	ELEMENT OF FEE LIABILITY
Within 14 calendar days of course start date, in Year 1 of a programme.	0%
First day of Term 1 (or 14 days after registration date in Year 1 of a programme.)	25%
First day of Term 2	50%
First day of Term 3	100%

The relevant date will be taken from the last date of attendance as recorded on the student record system.

Students who have applied for tuition fee loan funding from the Relevant Funding Body should be aware that any reduction in tuition fees charged by the University due to a withdrawal will be notified directly to the Relevant Funding Body.

Students who have applied for funding via SAAS (Scotland) should be aware that if they withdraw before 1 December SAAS will not provide any funding, however the student will be subject to the University's withdrawal policy and therefore may be liable to 25% of the tuition fee.

Where a student withdraws from a course that does not last a full academic year, a pro-rata charge will apply based on the expected duration of the course. If the course has been fully delivered, no refund or reduction in liability will apply.

Where a student withdraws from a programme that did not begin in the first term of the academic year (August to December), "Term 1" will be deemed to refer to their first term of attendance. For example, if the student registers in early January and withdraws on 15 February, the 25% fee liability will apply. This same principle will apply to Terms 2 and 3.

4.6.2 Modular-billed Programmes

Where a student withdraws from a modular billed programme, the following fee liabilities will be chargeable:

RELEVANT DATE	ELEMENT OF FEE LIABILITY
Within 14 calendar days of the module start date only	0%
After 14 calendar days of the module start date	100%

5 Debt Management Procedures

The University makes every effort to remind students of any charges due by means of invoices and other communications. However, these are reminders only and students are contractually responsible for paying fees, fines, and other charges on time whether invoices, notices or statements are received or not.

Students are required to meet all due dates of payment whether these are annual payments or instalments. Students whose accounts are not fully paid by the due dates will be subject to debt management procedures.

5.1 International and EU Visa Holders

At any point past the third reminder we may de-register the student and withdraw the CAS (Confirmation of Acceptance to Study). Students will receive a letter to their student email address giving 7 days warning in advance of this.

5.2 Allocation of payments

Payments from students in debt which are not allocated by the student will be allocated against the debt in due date order, with non-tuition fee invoices being cleared in advance of tuition fee invoices with the same due date.

5.3 Payment Plans

The university has the right to cancel prearranged payment plans which default and the balance will be due without delay.

5.4 Financial Difficulty

Students in financial difficulty must contact the accountsreceivableteam@cumbria.ac.uk if the payment of fees and charges owed to the university are impacted. The team will endeavor to help and/or signpost to the Money Advice Team for support.

5.5 Debt Collection Arrangements

Where debts have not been paid, a referral to external debt collection agents may take place. Legal action may also be taken through the Courts for recovery. All additional administrative costs, including agents and court fees, will be added to the account. Tracing agents' and external debt recovery agents' fees are not set by the University and are subject to change. They may be linked to the location of the debtor, and/or the steps taken to recover the debt, such as the involvement of local agents in overseas territories. Once a debt is referred to external debt recovery agents, all communications and negotiations should be with the debt recovery agent and not the University.

5.6 Debts and Data

The University may inform the student's sponsor, funding source, scholarship or bursary provider, guarantor, nominated individual(s) of the debt. In some circumstances, this will affect continued and/or future funding to the student and/or their credit rating and ability to obtain credit (section 5.5).

5.7 Effect of debt on Progressing and Graduating

All awards will be withheld where there remains a tuition fee debt.

All tuition fee debt must be cleared before students are eligible to progress to the next year of study unless, exceptionally, an agreement to a payment plan or similar is issued by the University in writing. Student should contact accountsreceivableteam@cumbria.ac.uk to discuss a reasonable payment plan.

Students with any form of debt to the University will not be eligible to enroll onto a new programme or into any form of contract with the University until the existing debt is cleared.

6 Other Fees, Fines and Charges

Aside from tuition fees there are other charges which students may expect to pay during the length of their programme, the cost of which is not included in the tuition fee. These include the following:

6.1 Field Trips

Students may be given the opportunity to participate on trips. The cost of trips will vary depending on the particulars and destination. Payment must be received prior to the commencement of the field trip. The payment related terms and conditions for each field trip will be available on the University's Online Store.

6.2 Registration and Exam Fees

Although tuition fees cover Admission, Registration, Tuition and Examination Fees, there may be instances where additional charges apply. Research Degrees are an example, as a separate charge is added for Registration and Exam Fees. Any such charges will be made clear to students prior to registration.

6.3 Ancillary Charges

This includes course materials such as books, stationery, personal equipment, art supplies and clothing.

6.4 Printing and Photocopying

Students have access to the combined printing, photocopying and scanning machines installed at the University of Cumbria sites. To pay students will need credit on their Cumbria card. For information including pricing and how to apply credit go to <https://my.cumbria.ac.uk/Student-Life/it-media/Printing-and-Photocopying/>

6.5 Library Charges and Fines

Students who fail to return library books on time will incur a charge or a fine. For information regarding charges and fines, students should visit www.cumbria.ac.uk/StudentLife/Learning/Resources/UsingtheLibrary. This weblink also provides details of the charges related to interlibrary loans.

6.6 Bench fees, field work and other additional costs for research students

In some cases, postgraduate research students will be required to meet additional costs outside of the programme's fee. Where this is the case, every effort will be made to make these fees clear before the commencement of the programme.

6.7 Equipment hire charges / deposits

The University may choose to request deposits from students who are using equipment. If this equipment is damaged or not returned, the deposit may be retained and further charges may be passed to the student. Full details of any deposits or charges in place will be made clear before equipment is loaned to a student.

6.8 Accommodation & Catering

Students opting to use University accommodation can sign up to a separate contract with the University which is not covered under these regulations. However, students may offset overpayments under one agreement with debts under a different agreement.

7 Bursaries, Scholarships and Studentships

7.1 Schemes

The University may choose to operate bursary, scholarship, or studentship schemes of its own or on behalf of funders, such as the Department for Education for students on initial teacher education programmes. These schemes lead to cash or in-kind payments being made to students. The details of each scheme are available on the University's website <https://www.cumbria.ac.uk/study/student-finance/scholarships-and-bursaries/>

7.2 Withdrawals

Students who qualify for a bursary, scholarship or studentship will have their entitlements stopped on withdrawal and no further payments will be made. Any amounts that are paid after a student's last date of attendance will be repayable immediately.

7.3 Right of offset

The University reserves the right to offset any payment of University bursaries against overdue debt. Students wishing to request this offset, should do so at least 14 days before any payment date of the bursary, scholarship or studentship.