



UNIVERSITY OF CUMBRIA

STUDENT FINANCIAL REGULATIONS

**Applicable to Students Registering in Academic
Year 2022/23**

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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's 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.

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

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 unless our Pay2Study/TransferMate payment option is used. Any currency conversion costs or other charges incurred in making payment or in processing a refund shall be borne by the student or the third party making or receiving the payment on their behalf, and shall not be deductible from the amounts due to the University.

1.8 Making a Payment

To pay an amount without an invoice (eg pre-payment or deposit) in GBP please use <https://payments.cumbria.ac.uk/open>

To pay an amount with an invoice in GBP please use <https://payments.cumbria.ac.uk/invoice>

To pay an amount in your local currency please use <http://www.cumbria.paytostudy.com>. (branded as TransferMate). This allows you to pay by credit card or bank transfer in your local currency without any foreign exchange or UK bank charges, guaranteeing that we receive the full amount you intend us to.

1.9 Repayments / Refunds

No interest will be paid on returned deposits, 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.

1.11 Relevant Funding Body

By **Relevant Funding Body**, we refer to agencies where student's fees are paid 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, 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 a Student Money Adviser who will be happy to answer any questions and to provide you with signposting to help you navigate the finances of University.

2 Tuition Fees

2.1 Invoicing

The method of billing for a programme will be course billed unless otherwise indicated on the student Offer Letter as modular.

2.1.1 Course Billed

Tuition Fees for course billed programmes are payable for each year of a programme with invoices raised at the start of each year of study for the whole year's fee.

2.1.2 Modular Billed

Tuition Fees for modular billed programmes are payable immediately and are invoiced on a module by module basis. Invoices are raised in the semester that the module commences.

2.1.3 Research Students

Research students are required to register and continue to pay 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 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	By end of Term 1
Pre-sessional Fees	100%		
New Students (UKVI Low Risk Register)	50%*	75%	100%
New Students (all other UKVI visa countries)	75%	100%	
Continuing Students		75%	100%
Graduating Students Progressing to new course	50%*	75%	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 department or scholarship body.	Payment dates will be established in line with the agreed disbursement of tuition funds.
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* Unless otherwise stated in the Offer letter. Some Offer letters may require 100% upfront fee payment.

** CAS: Confirmation of Acceptance for Study

Early payment discounts are available. Please see section 2.10

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.

2.2.3 All Other Students

Payment is due on registration/attendance unless:

- a) Tuition Fee funding has been approved by the Relevant Funding Body (see section 1.11) and notified by the Relevant Funding Body to the University.
- b) A payment plan has been agreed and set-up by the Accounts Receivable Team (see section 2.8)
- c) Payment has already been made in full via a prepayment

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 study in a second and subsequent year will usually, subject to Government regulations, rise by 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 their offer letter. Tuition fees are set for each academic year (starting 1 August each year). Tuition fees for modules in subsequent academic years will usually rise by inflation compared to the previous year of study. The fee for subsequent years will be published on the University website before the start of the academic year providing Government approval, where applicable, 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.

2.3.3 Rate of Inflation

The rate of inflation will be calculated with reference to the Retail Price Index forecast (RPI-X) 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 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, such as field trips, field work costs and bench fees for research students, will be made clear separately with the details provided, where possible, before registration.

2.5 Someone else paying?

2.5.1 Use only Trusted Sources

Students are advised that money laundering fraudsters target students, especially from overseas, to launder money by offering to pay your fees for you for a reduced price. Please note that where we receive funds that we suspect may be the proceeds of a criminal act, we cannot accept these as payment of your fees and must report the payment 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 arrangements and sponsor arrangements should be approved before registration to ensure that you the funding to complete your course. Where you have accepted an offer from us within 6 weeks of the start date of your course, we will allow time for your loan application to be processed before requiring payment.

Students should be aware that previous Higher Education study may restrict the loan / funding available – even if this study was only partly completed. Contact your [funding organisation](#) or a [Student Money Adviser](#) who can clarify exactly how your previous study will impact on your future student funding entitlement.

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 anything significant to their funding as part of their application and 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) to check there are no outstanding administration requirements.

Where you have confirmed funding from the Relevant Funding Agency or an approved Sponsor letter registered with us then you will not receive an invoice for payment. In the event that we are notified that the sponsor or funding agency is no longer paying, or they take an un-reasonable amount of time to pay, then we will re-raise the invoice to the student.

2.7 Making a Payment

To pay an amount without an invoice (eg pre-payment or deposit) in GBP please use <https://payments.cumbria.ac.uk/open>

To pay an amount with an invoice in GBP please use <https://payments.cumbria.ac.uk/invoice>

To pay an amount in your local currency please use <http://www.cumbria.paytostudy.com>. (branded as TransferMate). This allows you to pay by credit card or bank transfer in your local currency without any foreign exchange or UK bank charges, guaranteeing that we receive the full amount you intend us to.

Please do not make payments by bank transfer. These payments take longer to arrive and to match to your account. We may also be required to request evidence of source of payment (see section 2.7) and any refunds or repayments will be subject to increased administration and hence delay.

We do not accept payment in cash for tuition fees, fines, invoices or any course related charges.

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 in excess of £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 previously fallen into arrears of payment to the University within the current or any 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

Instalment plans are subject to approval by the Accounts Receivable Team. Payment due dates will be based on the course dates. We will also consider 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 would be expected 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
UG and PGT Students	34%	33%	33%

For Postgraduate Research students, instalments would be expected 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 – Money Laundering Regulations

Where required under current Money Laundering Regulations, incl Proceeds of Crime legislation, the University may be required to 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 they have reason to suspect that the funds may be the proceeds of Crime. Where this is the case, the University will follow government guidance on return of funds. We recommend that students do not use un-authorised third parties to make payments to the University and only use the links provided by the University. See section 1.8 for safe links to make a payment.

2.10 Fee Waivers and Discounts

2.10.1 Early Payment Discounts – Students Requiring a UK Visa

An early payment discount of £1000 is offered to students required to pay in advance due to requiring a Student Visa, only on the following basis:

New Students	Early Payment Discount of £1000 if full fee for year is paid before receiving CAS.
Continuing Students	Early Payment Discount of £1000 if full fee for year is paid by Registration
Graduating Students Progressing	Early Payment Discount of £1000 if full fee for year is paid before receiving CAS.

Any early payment discounts offered will only apply for courses over 120 credits per annum. Unless otherwise stated in the Offer letter, discounts, including bursaries and early payment discounts, are applicable for all years of the course.

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.

To be eligible for this discount, students will need to have achieved a University 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. Please note that this discount does not apply to PGCE courses.

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;
- The University withdraws the programme of study.

2.11.2 All other overpayments and un-used prepayments

In the event that an overpayment is made against the total annual tuition fee amount, the student will be informed. Usually, the credit balance arising will be used to offset any debt or invoice 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 will usually be carried forward to match any fees remaining on the programme. Students will be notified before this takes place and may request a refund. Refunds will be made within 28 days once it has been approved and the Finance Team has received notification.

2.12 Tuition Fee Loans

2.12.1 How to Apply

Eligible Undergraduate, Postgraduate(Health) 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 Body's* website.

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.

Where application cannot be made at least 6-8 weeks before the start of the programme year, please contact accountsreceivableteam@cumbria.ac.uk with confirmation of your application and an indication of when funding will be confirmed.

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 Finance England

In the case of Student Finance England, funding is notified to students by a Student Finance Notification and a payment schedule.

2.12.4 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 check** confirmation to the University at or before registration. Failure to do so will mean that the University cannot confirm the student's ID to the relevant funding body and that the University will receive no funding for the student. The student will also not receive any maintenance loans from the relevant funding body.

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 to fees@cumbria.ac.uk 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. Letters from sponsors must be addressed to the University not the student.

2.13.2 Government Sponsorship & Scholarships

Students applying for government sponsorship should allow at least 6 weeks between application and confirmation. If you have not received confirmation of funding by registration date, please contact accountsreceivableteam@cumbria.ac.uk giving your application number and expected confirmation date so that we can delay your account for up to 6 weeks.

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

2.13.3 Invoices

Sponsors will be invoiced for their contribution to the student's fees after the student has been enrolled. Payment terms are set as immediate however sponsors are welcome to contact the University to arrange for a 30-day payment term. 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, we will seek payment from the student.

2.13.5 Transfer

Sponsor Letters are non-transferrable 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 should expect to pay such fees personally, as sponsors and funders (including the Student Loan Company and other Relevant Funding Bodies) may not give financial support for repeat study. We recommend that students contact the University Money Advice Team (moneyadvice@cumbria.ac.uk) 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 of 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 upon Funding Agencies for this fee, we recommend that students contact their **funding organisation** or Money Advice (moneyadvice@cumbria.ac.uk) 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 before the end of their first term at the latest. Refunds are only available under certain circumstances as detailed in section 2.11

In the event that a withdrawal results in the requirement of a partial refund to a student or a 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 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. Any such request 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 into 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. Specific course starts will be published on the University's website prior to registration.

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 our Money Advice Team who will provide guidance on what debt the student will incur, what effect this will have on funding and any payment plans. More information about the impact of withdrawal or interruption of studies can be accessed from your funding organisation [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 may still be due for the amount of study completed up to the point of intercalation.

More information about the impact of withdrawal or interruption of studies can be accessed from your funding organisation [here](#) or by contacting Money Advice.

4.5 Suspension

Where a student is suspended from study the Finance department will be notified of the change of circumstances. We recommend that any student who is at risk of suspension or who has been suspended discuss the financial implications of this with our Money Advice Team who will provide guidance on what debt will still be owed. More information about the impact of suspension can be accessed from your funding organisation [here](#).

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

In the event that 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.	Pro-rated charge for each weekday after the course start date. Based on 30 weeks per annum. <i>(So if your course fee is £9250, then the charge is $£9250/(30*5)=£61.67$ per day.</i>
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 then SAAS will not provide any funding, however the student will still be subject to the University's withdrawal policy and therefore may end up with a liability to the University.

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.

Where there is no specific "course start date", the fee liability will be calculated from the date of registration.

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 module start date	20%
After 14 calendar days of 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

5.1 Stages

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 below:

Stage	Timing (Day)	Process
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<i>Invoice Raised & Due Date</i>	1	
<i>Invoice available on portal</i>	2	<i>The invoice will be loaded to the Invoice Portal overnight so that payment can be made against it from day 2</i>
First Reminder	8	An automated e-mail reminder will be sent to the student asking them to either make payment or to contact Accounts Receivable team within 7 days to discuss payment options.
Second Reminder	15	An automated e-mail reminder will be sent to the student giving information about next steps
Third Reminder	29	An automated e-mail final demand will be sent to the student explaining next steps and risk of suspension.
Debt Collection Agency	43+	From 14 days after the third reminder we may send the debt to an external debt collection agency and may be subject to subsequent legal action.
Suspension/De-registration from course	43+	From 14 days after the third reminder we may commence de-registration procedures. The student will receive an e-mail and letter advising them that they will be de-registered from their course and explaining why. An appeal of the de-registration will hold the process until resolved. Students should appeal within the given period. Information on how to appeal will be provided in the de-registration letter. If the outstanding debt is cleared in full or an agreed payment plan is put in place during the appeal period, then the de-registration process will cease.

5.2 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.

5.3 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

5.4 Payment Plans

Where a payment plan is agreed between the student and the University, the stages above will be put on hold. Where a payment plan is not honoured by the student, the stages above will continue from the last stage before the payment plan was agreed.

The University reserves the right to withdraw the option for a payment plan exceeding the due dates set out in these regulations. For example, this may happen if a student fails to make payments as agreed, is unable to commit to a payment plan, or does not maintain reasonable contact with the Accounts Receivable department.

5.5 Financial Difficulty

The University may request evidence of financial difficulty by asking to see student bank statements, credit card statements, and/ or other details of their financial position where deemed necessary. This information is required to consider requests for extensions to payment deadlines, and in the negotiation of settlement arrangements

Students in financial difficulty are advised to contact our Money Advice Team as soon as possible and to contact accountsreceivableteam@cumbria.ac.uk to make them aware so that we can support the student as much as possible to continue their studies.

5.6 Debt Collection Arrangements

Where debts have not been paid within 43 days, referral to tracing and/or 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 in order to recover the debt, such as the involvement of local agents in overseas territories. Once a debt is referred to tracing agents or external debt recovery agents, all communications and negotiations should be with the tracing or debt recovery agent and not the University.

5.7 Debts and Data

The University may inform the student's sponsor, funding source, scholarship or bursary provider, guarantor, nominated individual(s) as per section 1.8 above, external credit checking companies and credit bureaus (in the UK and overseas) 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.

5.8 Effect of debt on Progressing and Graduating

Where there are arrears at the end of the University's academic year, a student's existing registration will be deemed to be cancelled unless an extension has been granted in writing, from the University, due to a student's exceptional circumstances. Students will not be allowed to progress to the next year of study with outstanding debt except in exceptional circumstances. Students are welcome to contact accountsreceivableteam@cumbria.ac.uk to discuss exceptional arrangements and we will consider reasonable payment plans to enable students to continue their studies.

No student is eligible for the award of a degree or other qualification by the University unless all tuition fees have been paid in full.

Students with any form of debt to the University may not be permitted to attend Graduation/Degree ceremonies. This includes accommodation and library debt. They will also not be able to re-register, restart or begin a new course until the outstanding debt is either settled or a payment plan is agreed with the University's Finance Team.

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, stationary, 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 are able to 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 and the terms and conditions are outlined for students prior to payment being made.

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. Any payments that have been made that relate to the period after a student's last date of attendance are also repayable.

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.