

Student Fee and Debt Management Policy

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# **Introduction**

### The University has many sources of income, which are collected by different methods. This policy specifically covers the collection of fees and charges payable to the University by its students for tuition and accommodation. A separate policy for the collection of trade debt is available.

### Information regarding the tuition fee liability is made available to students prior to enrolment. The University recognises that some students will occasionally face financial challenges and the University seeks to be sympathetic to and understanding of each individual student’s financial circumstance. However, for the University to do so, students must engage in dialogue with the University’s [Tuition Fees Section.](#_Internal_Links)

## Purpose

### The aim of this policy is to minimise levels of both student debt and the University’s bad debts with the following objectives;

### Protecting students from the consequences of failing to deal with unmanageable personal debt

### Minimising the risk of bad debt to the University

### Maximising resources available for investment in teaching, research excellence and the university estate.

### Regulatory & legislative context:

#### Enterprise Act 2002

#### County Court Act 1984

#### Housing Act 1984

#### Protection from Eviction Act 1977

* Renting Homes (Wales) Act 2016 (updated 2022)

#### Equality Act 2010

#### Consumer Rights Act 2015

## Scope

### Students are defined as persons registered or enrolled at the University to undertake a programme of study. This policy is applicable to all current and former students of the University who have outstanding debt with the University.

## Equality Impact Assessment

### Many UK home student fees are paid via the Student Loan Company (SLC). A review of historic data shows that the impact of the student debtor policy sits primarily with our self-funding international students.

### Data relating to fee and debt management resulting from this policy will be reviewed as it becomes available.

## Health & Safety Implications

### Not applicable

## Definitions & Glossary

### De-registration – removal by the University of an individual as a student of Cardiff Metropolitan University

###  Fees - Amounts due to the University in respect of services provided, including but not limited to tuition fees and accommodation charges

### Global Student Advisory Service – The team offers specialist advice on immigration, academic skills and welfare instudentadvice@cardiffmet.ac.uk

### Invoices – are the bills raised by the University and issued to students via their University email address.

### Sanctions – these are the methods applied by the University to recover debt.

### Self-funding students – are students who personally pay some or all their tuition fees.

### Sponsors - organisations that may provide funds for, or contribute towards, tuition fees and / or living costs. These include but are not limited to; embassies, government departments, industry and local authorities.

### Student Loan Company (SLC) provides funding to eligible UK students.

### Student Services – The team offers free, impartial, non-judgemental and confidential counselling and advice on money, wellbeing, disability and dyslexia. Information on money advice can be found on the [Student Services](https://www.cardiffmet.ac.uk/study/studentservices/finance/Pages/default.aspx) webpage.

### Tuition Fees Team - members of the Finance Department responsible for collection of all student fee payments. They may be contacted by email at tuitionfees@cardiffmet.ac.uk

### University email address - All students are registered to use an @cardiffmet.ac.uk email. Students are obliged to check their inbox regularly as it is the University's primary method of communication.

# **Tuition Fees Setting**

## How Fees Are Set

### The Higher Education Funding Council for Wales (HEFCW) sets the maximum tuition fee chargeable for full-time Home (UK) Undergraduate Students. An annual fee and access plan is submitted to HEFCW for approval of the fees for Full-time Home Undergraduate Students. The current plan can be viewed on the [Fees & Finance](https://www.cardiffmet.ac.uk/study/finance/Pages/default.aspx) webpage.

### The University sets all other fees which are subject to annual increases. Fee variations are outlined in [annex 1](#_Annex_1_–).

### The fees for the current academic year can be viewed by following the Undergraduate or Postgraduate links on the [Fees & Finance Webpage](https://www.cardiffmet.ac.uk/study/finance/Pages/default.aspx)

## Fee Waivers and Fee Discounts

### Waivers and discounts may only be agreed by the University President & Vice Chancellor or the Chief Officer (Resources). No other staff may waive or discount fees

### Details of fee discounts are listed in [annex 2](#_Annex_2_–)

### No fee reductions are to be given to student volunteers nor students on internal placements. All salary payments to students must be made via the payroll.

### Academic staff are not permitted to vary fees nor agree payment schedules with students on behalf of the University.

### Cardiff Metropolitan University operates several incentivisation schemes (bursaries and scholarships) where awards made can be offset against the standard tuition fee; please see links in [Annex 3](#_Annex_3_-) (note there are separate links for self-funding home and international applicants).

# **Financial Requirements for Students**

## All students registered at the University will be liable each year for tuition fees. Tuition fees are chargeable for the academic period required by the programme, with annual amounts charged for each academic year of the programme unless otherwise stated. Fee details are available on the University’s [Fees & Finance](https://www.cardiffmet.ac.uk/study/finance/Pages/default.aspx) webpage.

## Fees are collected in the academic year in which the period of study or module starts. Progression through a programme of study will be affected if the financial obligation is not fulfilled.

## Students are personally responsible for ensuring that all appropriate fees and other charges, including any element of fees payable by sponsors, are paid in accordance with the requirements set out below. In accepting the offer of a place at the University and enrolling, the student accepts a contractual liability to pay the tuition fee for the duration of their course in accordance with these requirements.

## The University may remind students of fees due by invoices, letters, emails and phone calls however, these are reminders only and students are contractually responsible for paying fees, fines and other charges on time whether communications are received or not.

### The Tuition Fee Section’s primary method of communication will be through the student’s official University email address. It is the student’s responsibility to check this regularly. Failure to check this email address is not an acceptable reason for late or non-payment of fees or charges due.

### Communications will also be sent to the personal email addresses held on the Student Information System; it is the student’s responsibility to keep these details up to date.

## Students who have not paid their tuition fees by the due dates will be subject to the sanction and debt management procedures which form part of this policy.

# **Accommodation Fees**

## Students in University accommodation are required to pay an occupation fee for the whole of their contract period. Accommodation offered by Accommodation Services is dependent on the student signing an Occupation Contract, which includes the terms and conditions for occupation. Students are not released from their contract unless a replacement is found, or they leave the University. They remain liable for the accommodation fees for the term in which they leave. Further details may be found on the [Accommodation](https://www.cardiffmet.ac.uk/accommodation/Pages/default.aspx) webpages.

## Weekly rates for accommodation are provided to each student prior to occupation. Students are responsible for ensuring that all appropriate fees, charges or fines levied are paid in accordance with defined due dates ([annex 4)](#_Annex_4_–).

## Instalment amounts will depend on the type of accommodation occupied and the duration of the stay. Students who do not pay their accommodation fees in full or do not pay the required amount by the specified instalment dates will be subject to some of the sanctions and debt management procedures which form part of this policy. Further information may be found in [annex 4](#_Annex_4_–)

# **Self-Funding Students**

## The payment plans for self-funding students vary.

## Self-Funding International Students

### Students who are classified as international students pay their tuition fees as follows:

### New international students enrolling at Cardiff Met pay the first year of their fees in accordance with [payment plans 1 or 2 (annex 5)](#_Annex_5_-)

### Students progressing to years 2, 3, 4 etc of a continuing course, pay their fees in accordance with [payment plan 3](#_Annex_5_-).

### An enrolled international student progressing to a further course e.g., International Foundation to undergraduate course, or undergraduate to post-graduate course etc, pay in accordance with [payment plan 1 or 2](#_Annex_4_-).

### For short courses such as ELTC pre-sessional courses or similar, 100% of the net total fee is required in advance [(annex 5 plan 4).](#_Annex_4_-)

## Self-Funding Home Students

### Home students may be eligible for a UK tuition fee loan. If they take the loan for the full tuition fee amount, they are unlikely to have to pay towards their fees during the time they study at the University. Students must ensure that they make arrangements with the Student Loan Company (SLC) in advance of enrolling on their programme of study. Students should note that the following exceptions may apply;

### If the SLC decline support, or the funding entitlement has been exhausted, then the fee debt will revert to the student.

### If students are taking a partial fee loan, they will receive an invoice from the University for the balance of fees not covered by the tuition fee loan.

### It is the responsibility of the student to ensure that the loan applied for is correct and sufficient. If a change in circumstances occurs which affects eligibility for funding, either during or after a period of study, resulting in a claw back of fees by the awarding body, the student will be liable for the shortfall.

### Where a loan entitlement from their funding body has been fully utilised, the student is responsible for ensuring the payment of fees for the remaining period of study.

## The invoicing and payment plan for self-funding home students is [annex 5 plan 3](#_Annex_4_-). The remaining balance of fees for both home and international self-funding students must be paid in line with the prescribed payment options.

### Students in financial difficulties must contact the Tuition Fees Team at the earliest opportunity to discuss options. See [annex 3](#_Annex_3_-) for contact details.

# **Sponsors**

### Students whose fees will be paid by a sponsor, including an official or government sponsor e.g. employer or Embassy, must provide proof of sponsorship at, or before enrolment on each year of their programme of study. If this is not provided the student will be invoiced and will become personally liable for their tuition fees, accommodation charges and damage deposits. In such cases payment will be requested in line with the plans outlined in [Annex 4 for accommodation charges](#_Annex_4_–) and [Annex 5 for tuition fees.](#_Annex_5_-)

### A sponsorship agreement is between a student and their sponsor. By raising an invoice to a sponsor, the University does not enter into a contractual agreement with that sponsor. The liability for payment remains with the student regardless of sponsorship arrangements. Should the sponsor default, payment will be requested from the student in line with the relevant plan outlined in [annex 5](#_Annex_4_-).

### The Tuition Fee Team will invoice the agreed sponsor directly. Payment terms for sponsors are 30 days from the date of invoice. Should a sponsor fail to pay within terms, the invoice will be cancelled and re-issued to the student.

# **Tuition Fee Due Dates**

## Invoices will be raised following fee assessments. The date invoices are raised may vary each year, but students are reminded that they are contractually obliged to pay tuition fees regardless of whether an invoice is received or not ([annex 5](#_Annex_4_-)).

## Tuition fees are payable for the full academic period; students may pay in full on enrolment, or by the instalment dates outlined in [annex 5](#_Annex_4_-). Instalment dates and amounts are dependent on the funding status of the student.

## Failure to meet obligations outlined in [annex 5](#_Annex_4_-) may result in the option to pay by further instalments being withdrawn, resulting in all amounts due being immediately payable in full. Details of the current year payment dates for students can be found in [annex 5](#_Annex_4_-)

# **Payment Methods and Options**

## All payments made to and from the University in respect of student fees and other charges must be made in £ sterling. Any currency conversion costs, or other charges incurred by a student or sponsor in making a payment or in receiving a refund shall be borne by the student or the third party making the payment and shall not be deductible from the amounts due to the University.

## The preferred method of payment for tuition and accommodation fees is by credit/debit card via the University’s secure card [payment gateway.](https://www.cardiffmet.ac.uk/study/finance/Pages/make-a-payment.aspx)

### Students making payment from an overseas bank account may make an online bank transfer and must quote their student ID number in the reference.

### The currency conversion rate is subject to the prevailing rate set by the bank.

### Cash payments for accommodation and tuition fees are not accepted.

### In order to make payment, students should refer to the [Fees & Finance](https://www.cardiffmet.ac.uk/study/finance/Pages/default.aspx) webpage.

## Payment by instalments – It is possible for students to arrange to pay their fees in instalments, details will vary by course of study. Instalment payment dates are listed in [annex 5](#_Annex_4_-). Payments can be made at [Fees & Finance](https://www.cardiffmet.ac.uk/study/finance/Pages/default.aspx)

## A failed instalment will automatically be re-attempted 5 working days following the original attempt. Should the second attempt fail, the instalment arrangement will be cancelled. Any student who does not have an instalment plan in place for the full value of their tuition fee liability or has an instalment agreement that is cancelled leaving an outstanding debt, will be classed as a debtor and will be subject to the University’s sanctions for debt recovery.

## Students are strongly advised not to use a 3rd party provider to make payments to the University. Such practise may give rise to fraudulent transactions and leave students with an unpaid University debt.

## Fraudulent payments identified by the University are returned to the credit card provider and the student debt is reinstated. The National Crime Agency are informed and depending on the circumstances a student disciplinary review may follow.

# **Withdrawals**

## Students who wish to withdraw from their course of study and/or accommodation may do so, however there are strict time limits and fees may still be payable for all or part of the academic year as detailed in the [annex 6](#_Annex_6_Debt). Before withdrawing students are encouraged to discuss matters in detail with their academic department, Student Services and the Global Student Advisory Service if they are an international student (see [annex 3](#_Annex_3_-) for contact details).

## Students wishing to withdraw from their accommodation should refer to the terms and conditions of their Occupation Contract and discuss the financial implications of early withdrawal with the Accommodation Services Team before vacating their room ([annex 4](#_Annex_4_–)).

# **Deferral or Suspension of study**

### Where a student has paid fees (in full or in part) for the relevant academic session and subsequently is granted a deferment or suspension of study any credit balance (overpayment) will be retained until study resumes. Students on an approved interruption of study remain liable to pay outstanding fees which may be due at the point of interruption. When the student returns to the University they will be liable for the fee at the current tuition fee level ([annex 1](#_Annex_1_–)).

# **Refunds**

## Tuition fee refunds and refunds of accommodation bonds and fees will be made within 28 days of the request being agreed.

### There may an exception to this dependent on international student visa status. Refunds are made on confirmation that the student has left the UK.

## The University must abide by UK money laundering legislation and the requirements of the Criminal Finance Act (2017). Students must not intentionally overpay their fees in order to obtain their living costs or circumvent any government regulations or restrictions. Any fee payments received intended for living costs will, upon receipt of a refund request, be returned to the original sender.

## All authorised refunds are returned to source. For fees that are paid with a credit or debit card (either online or offline) refunds will be credited back to the card charged with the original payment.

## A fee of £25 will be deducted to cover bank charges for payments to overseas bank accounts

## The University will not refund any shortfalls due to exchange rate fluctuations or offer compensation for any bank or other charges incurred.

## If a student has a recorded debt to another department, a requested fee refund may be withheld and applied to the outstanding balance.

## A charge may be raised against withdrawing international students to cover the costs of CAS administration. Details can be found on the [international Refund Terms & Conditions](https://www.cardiffmet.ac.uk/international/study/applying/Pages/Refund-Terms-and-Conditions.aspx) webpage.

# **Other Fees & Charges**

## The University may be required on occasion to raise invoices to students for other fees and charges. These may include but are not limited to; library fines, other fines, provision of other resources. The invoice will clearly state the due date. Debt collection procedures relating to such charges are outlined in the Trade Debtor Policy.

## Disciplinary matters may result in a misconduct fine being imposed. The student will be informed in writing of the amount due and the date for the fine to be paid;

### Invoices are not issued for these fines.

### Misconduct fines must be paid in accordance with the Student Disciplinary Regulations and normally within 30 days.

### Students who fail to pay amounts due may be subject to further disciplinary action.

### Details of disciplinary procedures can be found in the [Student Handbook](https://www.cardiffmet.ac.uk/registry/academichandbook/Pages/Ah1_09.aspx)

# **Debt Management Procedures**

## Tuition Fee Debt

### Tuition fees may, according to the fee status of the student, be paid in full or by instalment on the dates stated in [annex 5](#_Annex_4_-).

## Late Payments

### Where a student is suffering financial difficulty, they must contact the Tuition Fees Team at the earliest opportunity, preferably before an instalment becomes overdue ([annex 3](#_Annex_3_-)).

### Students who do not make contact prior to an instalment date will be contacted by a member of the Tuition Fees Team and their School will be informed that they are in a position of unpaid debt. The correspondence will advise the student of the amount outstanding and the due date. The student will be asked to make immediate payment or to contact the Tuition Fee Team.

### If there is evidence of genuine difficulty in making payment, the Tuitions Fee team will try to agree a realistic programme of payment, which is within the means of the student and payable over a period of time acceptable to the University. Students will be advised of the sanctions that will be imposed if any tuition fee debt remains outstanding either at the deregistration point or at the academic year end.

# **Sanctions**

## Debt recovery processes will be triggered where;

### An invoice is not settled within the time period stated.

### A payment in accordance with an agreed instalment plan is not received.

## Before sanction processes are undertaken the Tuition Fee Section will contact the relevant school, Student Services and Global Student Advisory Service teams and advise which students are likely to be affected.

## Students who fail to make payment of the overdue invoice or to set up an agreed payment plan may be subject to sanctions. The debt recovery steps are detailed in [annex 6](#_Annex_6_Debt) of this policy and will be followed when the debt is identified.

## Sanctions include;

### Withholding of degree certificates

### No attendance at graduation ceremonies

### Prevention from re-enrolling

### De-registration (withdrawal) from the University

### The referral of individual cases to a Debt Collection Agency

### Enforcement through the County Court.

## A debtor flag will be applied to the student’s record.

# **De-registration**

## A student who is in debt to the University may be de-registered by the University – see [annex 6](#_Annex_6_Debt). This means that they are withdrawn from the University and are no longer a Cardiff Metropolitan University student. The following will apply to students without an agreed payment plan in place;

### They may not continue with their studies

### They will be given notice to leave University accommodation.

### If they are an international student UKVI will be informed.

### A debtor flag will be applied to the student’s record which will prevent them from re-enrolling, from receiving a graduation certificate or transcript.

### If they are a home student, the SLC will be informed.

## Late payments received after the de-registration deadline will not facilitate re-admittance until the start of the next intake point. Student should note that this may be in the following academic year.

# **Appeals Against Deregistration**

## Appeals may only be considered based on one or both of the following grounds:

## exceptional personal circumstances that would prohibit payment of a past due balance in full prior to enrolment, releasing a transcript, attending a graduation or eligibility for an instalment plan.

## irregularities or defects in that the university has not followed the appropriate procedures when managing the decision to de-register the student.

## Students requesting an appeal under this procedure should write a short-focused statement setting out the grounds for the appeal and should only include any new evidence that has not been previously presented to the Finance Department and which supports the written statement.

## Any appeal shall be sent, in writing by the student (using the appropriate appeal form) to Registry Services at aup@cardiffmet.ac.uk, and must be submitted no later than 14 days from the date of notification of the outcome by the Finance Department. The form can be accessed via the Academic Registry [webpage](https://www.cardiffmet.ac.uk/registry/academichandbook/Pages/Ah1_07.aspx)

### Applications for appeal submitted outside this timescale, with good reason, may be accepted at the discretion of Registry Services. Simple notice of appeal given in writing by a student within the above deadline shall not be deemed to constitute an appeal proper and shall not be accepted.

## The Director of Registry Services or his/her nominee will consider the appeal and make a decision either to (i) re-admit the student; or (ii) to dismiss the appeal and uphold the original decision. The decision of the Director of Registry Services or his/her nominee is final.

## The decision of the appeal will be conveyed in an outcome letter sent via email within 4 working weeks of the application being received.

# **Returning deregistered students**

### Students deregistered due to debt and looking to return to the University at a future point should refer to the [University regulations](https://www.cardiffmet.ac.uk/registry/Pages/Contact-Us.aspx)

## Students may re-join at the start of the next intake point, but not partway through a course. Late payments received after the de-registration deadline will not facilitate re-admittance until the start of the next intake point.

### Students will be required to pay to the University their historic debt, plus 100% of the new fee in advance of enrolment.

### The fee will be charged according to the fees applicable for the academic year during which they return to study. There is no reduction in fee arising from previous attendance [annex 1.](#_Students_who_withdraw)

### On deregistration of a home student who has SLC funding, the University will advise the SLC that the student has been withdrawn. If returning it is the student’s responsibility to check with the SLC their eligibility and funding status for further study.

### On deregistration the University is obliged to report termination of study to UKVI and the student’s visa is curtailed. International students looking to return must seek advice from the Global Student Advisory Service to determine whether they meet the criteria to apply for a new student visa. Students must obtain a visa to cover the length of the remaining part of their course and travel to the UK before the start date for recommencing studies.

### Students should recognise that over time course content can change, or courses may be discontinued. In such cases it may not be possible to re-join at a later date.

# **Review and Approval**

### This policy is reviewed every 3 years and its related procedures are updated annually.

### As this revised policy is rolled out, equality impact assessment will continue, and further data will be assessed as it becomes available. Changes to this policy will be introduced within the 3-year review period if deemed appropriate.

### This policy is submitted for approval to Management Board.

# **Annex 1 - Fee Setting Variations**

## Postgraduate fees are reviewed annually and usually increase in line with inflation, however, this is subject to review and depends on internal and external factors.

## International fees are reviewed annually and usually increase in line with inflation, but this is subject to review dependent on internal and external factors. International Students will pay the same fee for the duration of their course.

## Students who transfer to a different mode of study (e.g., full-time to part-time or vice versa) will be charged the fee applicable for the academic year during which they transfer

## Full-time students repeating a full year of study will be charged the full-time fee applicable for the year being repeated.

## Full-time, undergraduate students repeating fewer than 120 credits will be charged according to the number of credits taken, pro-rata to the full-time fee that is applicable.

## Full-Time students progressing but repeating modules will be charged the part-time rate applicable to the year being repeated.

## Full-time postgraduate students studying/repeating fewer than 180 credits will be charged according to the number of credits taken pro rata to the full-time fee applicable to the year being repeated.

## Part-time students repeating credits will be charged according to the fee rates published for the year being repeated.

## If the decision of the Exam Board is that the student needs to repeat a module(s), a charge proportional to the advertised rate will apply to this. The only exception to this additional fee liability is when the student has a re-instated 1st attempt due to an upheld Mitigating Circumstances application, in that case, a zero fee will apply to the repeat.

## Students who withdraw or have a break in study will be charged according to the fees applicable for the academic year during which they return to study

# **Annex 2 - Fee Discounts**

### Full-Time members of staff employed by Cardiff Metropolitan University (or one of its UK partner institutions) are entitled to a 25% reduction on the standard fee rate for that academic year.

### Full-Time employees of employers who are part of the CSESP partnership scheme are entitled to a 25% reduction on the standard fee rate for that academic year.

### A 25% discount on the annual standard fee rate is offered to Alumni studying at Level 7 or Level 8; please see the link in [Annex 3](#_Annex_3_-) to find further information on eligibility and qualifying criteria.

# **Annex 3 - Useful Links**

## **Internal Links**

* *Cardiff Met Fees & Finance pages with payment links, guidance on fee rates, FAQ’s, contact details etc.: please include your student number on all communication.*

[Student Finance & Tuition Fees - Cardiff Metropolitan University - Study in Cardiff](https://www.cardiffmet.ac.uk/study/finance/Pages/default.aspx)

* *Make a payment* [*via the payment gateway*](https://www.cardiffmet.ac.uk/study/finance/Pages/make-a-payment.aspx)
* *Cardiff Met Information on Bursaries, Scholarships and Discounts (for Home Students):*

[Bursaries & Scholarships Home (cardiffmet.ac.uk)](https://www.cardiffmet.ac.uk/study/finance/bursaries/Pages/default.aspx)

[Alumni Discount - Postgraduate Study - Cardiff Metropolitan University](https://www.cardiffmet.ac.uk/study/finance/bursaries/Pages/Alumni-Discount.aspx)

* *Cardiff Met Money Matters (for International Students):*

[Applying to Cardiff Met Fees and Money Matters](https://www.cardiffmet.ac.uk/international/study/applying/Pages/Fees-and-Money-Matters.aspx)

* *Cardiff Met Student Finance Advisory Service (for Home Students):*

[Finance support Money advice (cardiffmet.ac.uk)](https://www.cardiffmet.ac.uk/study/studentservices/finance/Pages/default.aspx)

* *The Registry: refer to for the Academic Handbook, appeals, complaints, enrolment and graduation*

[*Academic Registry*](https://www.cardiffmet.ac.uk/registry/Pages/default.aspx)

* *Accommodation*

[What are the costs?](https://www.cardiffmet.ac.uk/accommodation/Pages/What-are-the-Costs.aspx)

**External Links**

* Student Finance Wales:

[Home | Student Finance Wales](https://www.studentfinancewales.co.uk/)

* Student Finance England:

[Student finance login - GOV.UK (www.gov.uk)](https://www.gov.uk/student-finance-register-login)

* Student Finance NI:

[Student Finance Northern Ireland (studentfinanceni.co.uk)](https://www.studentfinanceni.co.uk/)

* Student Awards Agency Scotland:

[Student Awards Agency Scotland - SAAS - Funding Your Future](https://www.saas.gov.uk/)

# **Annex 4 - Accommodation**

## Details of the Cardiff Met accommodation fees and the dates that payments will be due are outlined in the offer of accommodation made to each student. The payment dates are linked to the dates that students should receive their loan.

## Should any student have any difficulty in paying their halls fees they should in the first instance, contact their Halls Office at;

### Cyncoed (cyncoedhalls@cardiffmet.ac.uk) or

### Plas Gwyn (plasgwynhalls@cardiffmet.ac.uk).

## The halls staff will look at all payment options that may be available to help the student pay for their hall accommodation.

## Staff will refer students to the Student Services Money Advice Team financeadvice@cardiffmet.ac.uk who will be able to advise students on any financial help that may be available.

## If accommodation fees continue to remain unpaid for 2 months or more, the Halls Team will have no option but to issue the student with a 14-day notice to quit their halls. This will always be a last resort. If the student does not leave their halls by the end of the notice period, then court action for possession of the accommodation will be initiated.

## The terms and conditions of the Occupation Contract for any student living in halls states that should they cease to be a Cardiff Met student they can no longer remain a contract holder in halls. If the student remains in the accommodation, they will be served with a notice to quit, although they will have a legal right to remain in the accommodation until the end of the notice period. If the student does not leave their halls by the end of the notice period, then court action for possession of the accommodation will be initiated.

## The University approved payment options for accommodation fees are:

### A single payment in full within 7 days of the date of occupancy

### In 3 instalments October, February, May

### Where it is agreed that a student can take up occupancy at a later date, in line with the late arrival point, fees will be calculated pro-rata and payment will be due on the date shown in the licence agreement.

# **Annex 5 - Tuition Fee Payments**

At the beginning of each academic year students are required to agree the method/basis for payment of tuition fees. Full details of all course fees are available on this website - [Student Finance & Tuition Fees - Cardiff Metropolitan University - Study in Cardiff](https://www.cardiffmet.ac.uk/study/finance/Pages/default.aspx).

The following sub-sections deal with the treatment of fee payments for various categories of student and special arrangements for the payment of fees by instalments. Please note, the fee generated as part of the enrolment process is an estimate based on the information provided. This may be subject to change once the record has been validated by the Academic Registry.

**Students receiving SLC Financial Support**

If you receive financial support towards your tuition fees from the Student Loans Company (via application to Student Finance), this information will be passed to us electronically (on a daily basis) by the SLC.

Please ensure you have signed and returned the declaration, provided a valid National Insurance number and selected the correct HEI on your application. Failure to do so will result in the SLC being unable to confirm funding and you being invoiced for the tuition fees as 'Self-Funding'.

**Sponsored students**

If your tuition fees are to be paid by a sponsor or other agency (e.g. your employer) you must produce, as part of enrolment, a letter/e-mail confirming that the sponsor accepts responsibility for payment of your fees. Please upload any sponsor funding letter you have as part of the on-line enrolment process, or if you are an international student submit it in advance with your study application. In the event of your sponsor or other agency defaulting on the payment of fees or otherwise disclaiming responsibility, you are personally responsible for any outstanding amount due.

**Payment of fees by Instalments ​**

If you are paying your own fees or any contribution towards your fees, you may pay by instalment as follows;.

***The instalment options for self-funding students are:***

*The instalment plan for new self-funding international students and international students progressing to a new course is (September Enrolment):*

***Plan 1***

|  |  |
| --- | --- |
| ***Payment Dates*** | ***% of Tuition Fees*** |
| *On application* | *£7k*  |
| *11/01/2023* | *50% of the remaining balance* |
| *03/05/2023* | *50% of the remaining balance* |

*The instalment plan for new self-funding international students and international students progressing to a new course is (January Enrolment):*

***Plan 2***

|  |  |
| --- | --- |
| ***Payment Dates*** | ***% of Tuition Fees*** |
| *On application*  | *7k* |
| *03/05/2023* | *50% of the remaining balance*  |
| *18/09/2023* | *50% of the remaining balance* |

*The instalment plans for all home self-funding students, and for returning international students continuing on a course are (September intake):*

***Plan 3***

|  |  |
| --- | --- |
| ***Option 1 - Payment Dates*** | ***% of Tuition Fees*** |
| *19/09/2022* | *40%* |
| *11/01/2023* | *30%* |
| *03/05/2023* | *30%* |

*ELTC all courses*

***Plan 4***

|  |  |
| --- | --- |
| *Payment on enrolment* | *100%* |

To set-up a Pay by Instalment Agreement please visit our FAQ Page and click on the Make a Payment link [Fees and Finance FAQs (cardiffmet.ac.uk)](https://www.cardiffmet.ac.uk/study/finance/Pages/FAQs.aspx)

# **Annex 6 - Tuition Fee Debt Recovery**

**Outstanding Tuition Fees – Self-Funding Students**

A student who does not have an instalment plan in place for the full value of their tuition fee liability or has an instalment agreement that is not honoured or cancelled leaving an outstanding debt is a debtor and subject to the University’s sanctions for debt recovery.

The University reserves the right to refuse permission for Students to attend the Graduation Ceremony; and will withhold certificates/transcripts.

Following an enrolment event (course or module), an invoice will be distributed to both the Cardiff Met and Personal E-Mail addresses (where provided) of the student as recorded in the Student Records System.

**Stage One**

An E-Mail reminder will be sent to both E-Mail addresses outlining the liability and action required within 8 weeks of the invoice being sent.

**Stage Two**

If the fee remains unpaid and no instalment agreement is in place after Stage 1, a further reminder will be sent to the e-mail addresses outlining implications of continued non-payment.

If after two weeks the fee is still outstanding with no agreement for payment, notification of the debt status will be sent to the School and support services.

[**Stage Three (Deregistration - withdrawal)**](https://www.cardiffmet.ac.uk/study/finance/Documents/Deregistration%20-%20Standard%20Operating%20Procedures%20for%20Web.docx)

This is the final notification to the student. The University operates deregistration points in March and June. Students in debt and with no payment plan in place will be notified that they may be de-registered, meaning they will no longer be a student of Cardiff Metropolitan University.

Once the formal deregistration date has passed (unless full payment is received), enrolment may be terminated. This means that students will be excluded from their studies, examinations may not be sat, assessments may not be submitted, students may not attend further teaching activities and are asked to leave the University.

Students have the right to appeal against their De-Registration. Notice of appeal must be made in writing to Registry Services and be received not later than 14 working days after the issue date on the notice of deregistration letter.

**Referral to Third Party Debt Collection Agency**

As part of the University’s debt recovery procedures, we use third party debt collection agencies. The University will only pass matters into their hands when all internal efforts have been exhausted. The agency will collect the outstanding debt due to the University by liaising directly with the debtor. The third-party debt collection agency can, on behalf of the University, instigate legal proceedings to recover the debt; including obtaining judgment against the debtor and enforcing this judgment.

This timeline is subject to university closures and exam periods, during which reminders may not be sent to enrolled students.

**Outstanding Tuition Fees – Sponsors**

**Stage One**

One month after the date of the invoice, the Tuition Fee Section will send the sponsor a reminder that fees are due for payment.

**Stage Two**

Within four weeks, the Tuition Fee Section will send the sponsor another reminder advising of the implications to the student for non-payment of the outstanding fees. An email will also be sent to the student to both the Cardiff Met and Personal E-Mail addresses (as recorded in the Student Records System) advising of the debt status.

**Stage Three**

Within three weeks the Tuition Fee Section will send the sponsor a final reminder. If the fee is still outstanding after 14 days, the debt will be referred to the student and they will join the appropriate Self-Funding recovery point (detailed above), dependent on cohort (they may be at points Stages 2 or 3).

# **Annex 7 - Withdrawing from your course**

If you are thinking about withdrawing from your course there are things you will need to consider. We suggest you book an appointment with Student Services by completing [this form](https://methub.cardiffmet.ac.uk/students/login?ReturnUrl=/Form.aspx?id%3d436374) to tell us you are thinking of leaving so you can receive appropriate support and guidance.

You may be liable to pay for some or all of your tuition fees, depending on when you withdraw. The amount will depend on how your tuition fees are paid.

International students should contact the Global Student Advisory Service to understand how withdrawal will affect their visa status.

Information for the 2021-22 academic year is detailed below:

**For Undergraduates (Full-Time and Part-Time) & PGCE courses**

|  |  |  |  |
| --- | --- | --- | --- |
|   | Time of withdrawal | Tuition Fees paid directly through Student Finance | Tuition Fees not funded through Student Finance |
| Information based on September 2022 course start date | First 2 weeks of term - Up to 9th Oct 2022 | No charge | No charge |
| ​ | Period 1 - Up to 8th Jan 2023 | 25% | 40% |
| ​ | Period 2 - Up to 1st May 2023 | 50% | 70% |
| ​ | Period 3 - Anytime from 2nd May 2023 | 100% | 100% |

**For Postgraduates (Full-Time and Part-Time) & Research courses**

|  |  |  |
| --- | --- | --- |
|   | Time of withdrawal |   |
| Informationbased on September 2022 course start date | First 2 weeks of term - Up to 9th Oct 2022 | No charge |
| ​ | Period 1 - Up to 8th Jan 2023 | 40% |
| ​ | Period 2 - Up to 1st May 2023 | 70% |
| ​ | Period 3 - Anytime from 2nd May 2023 | 100% |

***If you are starting the academic year at a 'non-traditional' point (i.e. January or April) or are doing a 'short course', please contact the Tuition Fees Team (details below) to clarify the periods.***

**Further information**

You can contact our Tuition Fees team at tuitionfees@cardiffmet.ac.uk if you have any further queries around how withdrawing from University will affect your tuition fee charges.

You can contact our Money & Welfare team at financeadvice@cardiffmet.ac.uk or on 029 2041 6170 to discuss the implications of withdrawing from University on your student finance.

You can contact the Global Student Advisory Service at intstudentadvice@cardiffmet.ac.uk or on 029 2041 6494 to discuss the implications of withdrawing on your student visa.

You may also wish to speak to our accommodation team on 029 2041 6188 or at accomm@cardiffmet.ac.uk to discuss any occupation contract related queries.

If you are an academic member of staff, you can refer a student who has expressed a wish to withdraw to Student Services for support using the Retention Referral Form for Academic Staff available on Insite.