

TUITION FEE and BURSARY POLICY 2015-2016

1. Introduction

The University of Gloucestershire reviews its fees and its fee policy annually.

Please note that the University reserves the right to alter the timing and/or location and or/content of the academic provision. This does not alter the liability of the student for payment of course fees and the agreement between the student and the University in relation to the payment of all fees due will remain in place.

2. Liability for Payment

All students are liable to pay tuition fees. You are responsible at all times for any fees or amounts outstanding to the University.

If you are being sponsored, please return a completed [Sponsorship Authorisation form](#). The University accepts Sponsorship by UK/EU/EEA Registered Companies and International Government Embassies (The University will confirm validity of all Sponsorship). For sponsored courses, fees are payable in full at the start of the course upon receipt of invoice. University terms are 30 days net. You are responsible at all times for any fees or amounts outstanding to the University. The failure of your sponsor to pay fees does not negate this liability.

In the case of Research students in receipt of a University Studentship or a School/Research Unit Bursary, you will need to provide evidence of your formal letter of award issued by the Research Administration Office.

If you are in receipt of student support through the Student Loans Company (SLC), Student Awards Agency for Scotland (SAAS), or Islands Governments (Jersey, Guernsey, Isle of Man), and the University does not receive your financial assessment, you could be held responsible for paying the full fee.

You should be aware that you will be charged and thus financially liable for:

- Taking more than 8 modular credits in each level in an academic year (full-time undergraduate students).
- Modules taken beyond the expected completion date e.g.: a deferred dissertation must be paid for at the prevailing module rate.
- Trailed modules
- Failed modules
- Reassessment of examinations and coursework.
- Where exceptionally permitted, late addition or deletion of a module.

It should be noted that some individual modules involve a charge, for example associated with expenses for a field visit.

Postgraduate students will be personally liable for any professional membership fees associated with their course.

All fees due must be fully discharged before completion of your award or qualification.

3. Methods of Payment

The University encourages students to pay in advance and we accept the following payment methods using the University website, by phone or in person:

- Credit or Debit Card
- Instalments by Direct Debit – (see Appendix A for eligibility and instalment terms for 2015/16 only)
- Cheque or Bankers Draft – made payable to the University of Gloucestershire
- Cash
- Bank Transfer - National Westminster Bank plc
P O Box 9
31 Promenade
CHELTENHAM
GL50 1LH
Account Name: University of Gloucestershire
Account No: 24241350
Sort Code: 60-05-16
IBAN No: GB92NWBK60051624241350
Swift Code: NWBK GB 21 29X

Please ensure you quote the student name and student number on your remittance. Please forward a copy of your remittance advice to:

University of Gloucestershire
Income Team, Fees Administration (WW001)
The Park
CHELTENHAM
GL50 2RH

Or email as an attachment to fees@glos.ac.uk

Instalments - Paying by Direct Debit

In agreeing to a Direct Debit to be set up, you are entering into a commitment to ensure there are the funds in your bank account at the due date. Failure to keep up with your payments/ late payment or cancellation of Direct Debits without prior notification will result in an administrative charge of £30.

If you are aware that a Direct Debit will not be successful, you must notify the Income Team giving a minimum of five working days notice otherwise you will be liable for the £30 administrative charge. Please note that if your direct debit fails, your bank will also charge you a fee.

Income Team (WW001)
University of Gloucestershire
The Park
CHELTENHAM
GL50 2RH

Tel: 01242 714222 Email: creditcontrol@glos.ac.uk

Eligible students paying fees by instalments who withdraw partway through their programme of study will be required to complete payment of their outstanding fees as determined by the refund policy set out below. If a direct debit is cancelled, the fee payable becomes due immediately.

a) Home and EU

Full Time Undergraduate Students

Full time Undergraduate and PGCE students may be eligible to apply to Student Finance (England, Wales, NI) for a student loan for tuition fees for up to £9,000 per annum. The Student Loans Company will pay any amount directly to the University and you will repay the loan once you have left University and are earning over £15,000 for 2011 entrants and earlier, and £21,000 for 2012 entrants onwards.

If you do not wish to take out a fee loan, or only wish to take out a partial fee loan, you will be responsible for paying the balance of your fees directly to the University.

Full time students (including PGCE) on the new fee regime in academic year 2015/16 who pay the full undergraduate annual fee of either, £6,000, £7,500, £8,250 or £9,000, (excludes sandwich year out fee), directly to the University, before or at the point of enrolment, will be eligible for an upfront payment discount of £500.

The University also allows students to pay their personal liability in instalments by Direct Debit.

Part Time Undergraduate Students

All part time Undergraduate, Foundation Degree, and Professional courses are charged by the modules/units studied in the academic year. From 2012 new part time Undergraduate students may also be eligible to apply to Student Finance (England, Wales, NI) for a student loan for tuition fees for up to £6,750 per annum.

If you do not wish to take out a fee loan, or only wish to take out a partial fee loan, you will be responsible for paying the balance of your fees directly to the University.

The University allows students to pay their personal liability in instalments by Direct Debit.

Postgraduate Taught Students

Postgraduate students are normally registered on the full MA/MSc/MEd/MBA award. The student can choose to pay for the entire award in advance or in instalments by Direct Debit.

Please note that all fees are subject to annual increase. Therefore, if you are accepted onto a higher award in a subsequent year, you will be liable for fees at the prevailing rate.

Postgraduate students will be personally liable for professional membership fees associated with their course.

Professional Courses

Where students are registered on a full professional course, the student can choose to pay for the entire award in advance or in instalments by Direct Debit.

b) International Students

All International students must pay for their tuition fees in full either before or at the point of enrolment, unless their course is for 12 months or longer whereby they may wish to take advantage of the instalment options as outlined in Appendix A.

Note: Students MUST have a UK bank account in order to set up a Direct Debit.

International students who pay the full undergraduate annual fee (excluding sandwich year out fee), full postgraduate masters course fee or postgraduate research annual fee, before or at the point of enrolment, will be eligible for an upfront payment discount of £500.

Note: Applicants seeking direct entry to the Postgraduate Dissertation Stage only (top-up) are not permitted to pay by instalments nor are they eligible for the up-front payment discount.

Payment can be made by bank draft, bank transfer, credit card or cash.

Students who are sponsored by an overseas government loan should provide evidence of this prior to arrival in the UK. Failure to pay tuition fees will result in late enrolment or non-enrolment.

c) **Deposits**

All Undergraduate, Postgraduate and Professional students who are privately financed and who are paying international fees must pay a deposit of £3,000 (Three Thousand Pounds exactly) to secure a place at the University. CAS numbers will not be issued until deposit payments have cleared.

A deposit may be refunded **only** in the following circumstances:

- Students who are unsuccessful in securing an appropriate visa for study. In such circumstances the deposit will be refunded. Students must provide evidence of the reasons for refusal. No deposit will be refunded if the refusal is the result of fraudulent activity.
- Severe mitigating circumstances. A letter outlining the nature of the mitigating circumstances must be sent to the University along with copies of all relevant documentation. The University will review each case on an individual basis.

The decision to refund the deposit will be at the discretion of the university and a £150 administration fee will normally be retained by the institution to cover processing costs.

4. **Outstanding debt**

No student with an outstanding account can progress to the next stage of their programme of study, receive an award, be considered for further qualifications or be given a reference from the University. Once your fees become overdue, you will be sent statements and reminder letters, following this your debt will be referred to our debt chasing agents, STA International.

If you need information on your debt or to discuss repayment plans you should contact the Income Team:

Telephone: 01242 714222

Email: fees@glos.ac.uk or creditcontrol@glos.ac.uk

5. **Accredited Prior Learning**

a) **Experiential Learning (APEL)**

Experiential Learning is learning achieved outside of a formal learning environment. It may include learning gained as part of work experience, volunteer work, or as part of a training course for which you have not received any formal qualification.

A 30% charge linked to credit (CATS points) awarded will be applied for students applying for experiential prior learning. In the case of Undergraduate courses this is based on the module rate. In the case of Postgraduate courses this is based on the course fee.

b) **Certificated Learning (APCL)**

Certificated Learning is learning for which you will have received a formal qualification, for example a Certificate or Diploma of HE, an HND, a Foundation Degree, or individual modules/course units completed at another institution.

Applications for the award of a full cognate full award/stage will not be charged for. Partial levels will be charged as for experiential learning above.

In normal circumstances only qualifications and experience acquired in the last ten years will be admissible. Certain courses may apply a different time period to reflect professional and other regulatory requirements.

Trailed modules will be charged for at the prevailing module rate. For example, if you apply for APL for Level 1 of your degree programme (120 credits), but find that you have not met all the learning outcomes and are awarded only 105 credits, you will be charged a fee for the additional module that you must take to meet the requirements of the degree.

At the point of enrolment, students will be invoiced the normal advertised fee for the relevant module/stage they are hoping to be awarded credit for, unless the application can be assessed prior to enrolment. Students will be asked to pay, or agree to pay the full tuition fee by direct debit, until the outcome of the AP(E/C)L assessment is known.

Upon successful accreditation of the prior learning the student will be refunded the value of the module(s) for which credit has been awarded less the applicable APEL charge.

AP(E/C)L rules do not apply to Professional Units ie: ACCA, CIMA, CIPS and CIPD.

The same percentage charges apply to both Home and Overseas Students.

6. **Fee Refund Policy**

This policy applies to registered students who subsequently withdraw from their programme of study before completion and relates only to fees paid personally by a student or by a student's sponsor. In all cases application for refund of fees will only be considered if the University has received a written notification of withdrawal by completion of a "Student Suspension of Studies/Withdrawal/Transfer Form". The date of receipt of the form will be the effective date of withdrawal. Forms will be retained by Academic Registry (Student Records) and the Finance Department. Your completed form must be submitted to the relevant University Officer for signature.

- Undergraduate Students – Student Helpzones
- Postgraduate Students – Directors of Studies/Course Leaders/Course Administration
- Postgraduate Research Students – Faculty Research Director/Research Administration
- All International Students – International Student Advisor
- All Other Students – Course/Programme Leader

Tuition fees will not be reduced for students who start their course late.

a) **Home/EU Students (Full-Time and Part-time Undergraduate and PGCE Students)**

The following policy applies on withdrawal to those students who commence study in Semester 1, Term 1, Autumn Term.

- Students who withdraw within the first two weeks of the start date of their programme, (this includes induction week), will not be liable for tuition fees and will receive a full refund of any contribution to fees paid.

- Students who withdraw after the first two weeks but before the start of the second term will be liable for 25% of the annual tuition fee
- Students who withdraw after the start of the second term but before the start of the third term will be liable for 50% of the annual tuition fee
- Students who withdraw during the third term will be liable for 100% of the annual tuition fee

Students who take a tuition fee loan through the Student Loans Company towards their fee, will be liable at three points which correspond to the term start dates for their relevant course, as above.

The University undertakes to advise the Student Loans Company of any reduction in tuition fee loan liability in accordance with the above policy.

For students studying on courses with non-standard entry dates the liability will be applied as above with the relevant dates

b) International Students (Undergraduate and PGCE Students)

The following policy applies on withdrawal to those students who commence study in Semester 1.

In the event that a full-time International student withdraws before 1st December 2015 the University will retain the £3,000 (Three Thousand pounds exactly) deposit.

In the event that fees have been paid in advance, the appropriate refund will be made.

c) Undergraduate Students changing from Honours/Non-Honours

No refund of fees will be allowed if a student opts to change from Honours to Non-Honours

d) Postgraduate Taught Students

Home and EU postgraduate students withdrawing by the end of week 1 will be entitled to a full refund; withdrawals during week 2 will be subject to an administration charge of £50. Students withdrawing from week 3 onwards will be liable to pay the full fee for the STAGE commenced. If the full COURSE fee has been paid in advance, a refund will be allowed for the stages the student has not yet started at the rate current at the point of payment. For example, if you have registered for a Master's degree, but withdraw while you are studying for the Postgraduate Certificate stage, you are liable to pay the full fee for that stage.

International postgraduate students, excluding dissertation only students, are entitled to similar refund arrangements (except that the £3,000 (Three Thousand pounds exactly) deposit is not normally refundable).

International postgraduate dissertation stage only students, who pay in advance but withdraw their application prior to the start of the course will be entitled to a full refund, but the deposit of £3000 will be retained. Students who withdraw after the course has begun will not be entitled to any refund.

e) Professional Students

All students withdrawing from Professional Courses by the end of week 1 will be entitled to a full refund, withdrawals during week 2 will be subject to an administration charge of £50, withdrawals after week 2 but before the start of semester two, students are liable for the fees for the units they have registered for in Semester one only. After commencing semester two, students are liable for the fees for all units they have registered for, no refund will be given.

f) Postgraduate Research Students (excl DBA, Deng, DMC, DSE and EdD)

The Research year runs from 1st October to 30th September annually.

Postgraduate Research students are able to register in either October or February in the academic year and their programme of study is not semester related. Students who register in October are charged an annual fee. Students who register in February will be liable to pay a proportion of the annual fee in the first year of study. Thereafter the annual fee applies.

If a Postgraduate Research student withdraws partway through their course of study, he/she will be eligible for a refund based on a pro-rata apportionment of the fee paid in the academic year.

Overseas postgraduate research students are entitled to similar refund arrangements (except that the £3,000 (Three Thousand pounds exactly) deposit is not normally refundable).

g) Professional Doctorates: DBA, Deng, DMC, DSAE and EdD

Cohorts commence at various points throughout the academic year. Students are charged on an annual basis from their cohort entry date.

If a Professional Doctorate student withdraws partway through their course of study, he/she will be eligible for a refund based on a pro-rata apportionment of the fee paid in the academic year.

Any refund due will where possible be made using the original method of payment, i.e. credit/debit card payments will be refunded to the original card, bank transfers will be refunded to the account that was originally debited, and cheque payments will be refunded by cheque to the original payee.

7. Tuition Fee Discounts

a) Home/EU Students:

On successful completion of:	Moving on to :	Discount available:
Full Time Undergraduate (Students who completed in 2014/15)	Postgraduate Diploma or Masters* (*see note re exclusions)	20% of course fee charged in 2015/16 only (see note)
Full Time Undergraduate (Students who completed in 2013/14 and earlier)	Postgraduate Diploma or Masters* (*see note re exclusions)	10% of course fee charged in 2015/16
PGCE	Postgraduate Diploma or Masters	10% of course fee charged in 2015/16 only
Graduate Diploma	Postgraduate Diploma or Masters	10% of course fee charged in 2015/16 only
Professional Course	Postgraduate Diploma or Masters	10% of course fee charged in 2015/16 only
Postgraduate Masters	Postgraduate Research Degree	10% of annual fee for 2015/16 only

b) **International Students:**

On successful completion of:	Moving on to :	Discount available:
Full Time Undergraduate (Students who completed in 2014/15)	Full Time Postgraduate Diploma or Masters* (*see note re exclusions)	20% of course fee charged in 2015/16 only (see note)
Full Time Undergraduate (Students who completed in 2013/14 and earlier)	Full Time Postgraduate Diploma or Masters* (*see note re exclusions)	10% of course fee charged in 2015/16
PGCE	Postgraduate Diploma or Masters	10% of course fee charged in 2015/16 only
Graduate Diploma	Postgraduate Diploma or Masters	10% of course fee charged in 2015/16 only
Professional Course	Postgraduate Diploma or Masters	10% of course fee charged in 2015/16 only
Postgraduate Masters	Postgraduate Research Degree	10% of annual fee for 2015/16 only

Note: * 20% discount refers to all Postgraduate Diploma or Masters (including Masters by Research) programmes **excluding** PGCE, Graduate Diplomas', and professional courses.

All applicants must be final year Undergraduates students with pass rate normally expected to progress onto postgraduate study. Students should be "self-funding" and not those who are taking up employment and whose fees may be paid by a company sponsor.

c) **Staff:**

Details of discounts for staff are available in the [Personnel Handbook](#). Any queries should be raised with your Head of Department/School or with the Head of Human Resources.

8. Changes in Circumstances

If you wish to break your programme of study, you will need to inform the Finance Department and your Course Leader and complete a Student Suspension of Studies Form so that suitable arrangements can be agreed in order to maintain your student status at the University. Cancellation of your Direct Debit payments without prior notification to the Income Team will constitute unilateral withdrawal from your programme of study. If you do cancel your Direct Debit payments please forward a letter of cancellation to the Income Team with payment for the balance of fees outstanding, as the fee payable becomes due immediately.

9. Other Charges

The University aims to give students information in advance regarding any additional charges, made in connection with the academic programme. There are some programmes or individual modules that require payments to be made to contribute towards the additional costs necessarily incurred for materials or activities such as field trips.

Details of such charges, where they apply, are set out in Student Handbooks, Field Guides or Learning & Information Services literature. These documents will be available at Induction and you should check them for detailed information. If you opt for a module with additional charges you will be required to pay for them.

10. Bursaries and Scholarships

a) Home/EU Students

For 2012 entrants; The Academic Scholarship will be paid to eligible students in 3 instalments; 25% in November 2015, 25% in February 2016 and 50% in May 2016 providing all eligibility has been confirmed. Fee Waivers in respect of the National Scholarship Programme, Gloucestershire Compact Bursary, University Fee Waiver and University Scholarship, will be notified to the Student Loans Company by January 2016.

For 2013 entrants; Cash payments in respect of all bursary and scholarship awards will be paid to eligible students in 3 instalments; 25% in November 2015, 25% in February 2016 and 50% in May 2016 providing all eligibility has been confirmed. Fee Waivers in respect of the National Scholarship Programme, Academic Scholarship and Care Leavers Scholarship, will be notified to the Student Loans Company by January 2016.

For 2014 entrants; Cash payments in respect of all bursary and scholarship awards will be paid to eligible students in 3 instalments; 25% in November 2015, 25% in February 2016 and 50% in May 2016 providing all eligibility has been confirmed. Fee Waivers in respect of the National Scholarship Programme, Academic Scholarship, Care Leavers Scholarship, Partnership Bursary, University of Gloucestershire Bursary and Sports Excellence Fund, will be notified to the Student Loans Company by January 2016.

For 2015 entrants; Cash payments in respect of all bursary and scholarship awards will be paid to eligible students in 3 instalments; 25% in November 2015, 25% in February 2016 and 50% in May 2016 providing all eligibility has been confirmed. Fee Waivers in respect of the Care Leavers Scholarship will be notified to the Student Loans Company by January 2016.

Bursaries do not normally have to be paid back, as they are a grant not a loan. However if you withdraw from your course or take a leave of absence you may have to repay a percentage of the bursary that you received in that academic year. If your circumstances change, for example if your household income is reassessed at a higher value by Student Finance England, you may have to repay all or part of your bursary. The University will net off any liability to repay a bursary from any fees paid before any refund is actioned.

The University reserves the right to offset bursaries against outstanding debts.

b) International Students

For details of bursaries, scholarships and other discounts for International Students please see the International webpages at:

<http://www.glos.ac.uk/international/prospective/fees/Pages/scholarships.aspx>

or contact the International Development Centre:

Telephone: +44 1242 714300
+44 1242 715420

Email: intoffice@glos.ac.uk

11. Financial help and advice

The University has a number of staff available to provide support and advice on a range of matters. If you are experiencing financial difficulties you should contact the Money Advice Team on 01242 714535 or email moneyadvice@glos.ac.uk.

The University administers funds provided by Government to support students facing financial hardship there are also some other University Funds that you may be eligible for.

Further information can be found on our Money Matters web page

<http://www.glos.ac.uk/money>

Camille Stallard
Director of Finance and Planning

APPENDIX A: TUITION FEE INSTALMENTS 2015/16 – HOME/EU STUDENTS

Course	Home/EU/International?	Full or Part Time?	No. Instalments	Notes
Undergraduate BA/BSc Foundation Degree Sub Degree Graduate Diploma PGCE	Home/EU Students Pre 2012 Entrants	Full Time	2	DD dates: 4th November 2015 & 13th January 2016
	Home/EU Students, Post 2012 Entrants Only New Fee Regime		2	DD dates: 4th November 2015 & 13th January 2016
			8	Monthly DD instalments to be collected 1st monthly
	Home/EU Students All Years	Part Time	5	Monthly DD instalments to be collected 1st monthly
Professional Courses (excluding CIPD and DMS top-up to MBA)	Home/EU Students All Years	Part Time	5	Monthly DD instalments to be collected 1st monthly
Postgraduate Courses (Including LLM Courses, CIPD and DMS top-up to MBA)	Home/EU Students All Years	Full Time	10	Monthly DD instalments to be collected 1st monthly
		Part Time	10	If studying one stage of course only; 1st Monthly DD instalments
			20	If studying more than one stage of a 2/3 year course; 1st Monthly DD instalments
Research Courses DBA (Doctorate in Business Administration) DEng (Doctorate in Engineering) DMC (Doctorate in Media Communications) DSAE (Doctorate in Sport and Exercise)	Home/EU Students All Years	Full/Part-Time	10	Monthly DD instalments to be collected 1st monthly

DD=Direct Debit

APPENDIX A: TUITION FEE INSTALMENTS 2015/16 - INTERNATIONAL STUDENTS

Course	Home/EU/International?	Full or Part Time?	No. Instalments	Notes
<p style="text-align: center;">Undergraduate BA/BSc Foundation Degree Sub Degree Graduate Diploma PGCE</p>	International Students	Full Time	2	<p style="text-align: center;">£3000 deposit followed by 50% of the balance of fees before or at the point of enrolment. Balance by Direct Debit from UK Bank Account: Semester 1 starters: 4th January 2016</p>
<p style="text-align: center;">Postgraduate Courses (Including LLM Courses)</p>	International Students * (*excludes Advanced Masters 60 credit dissertation only)	Full Time	2	<p style="text-align: center;">£3000 deposit followed by 50% of the balance of fees before or at the point of enrolment. Balance by Direct Debit from UK Bank Account: Semester 1 starters: 4th January 2016 MBA January Intake: 1st April 2016</p>
<p style="text-align: center;">Research Courses DBA (Doctorate in Business Administration) DEng (Doctorate in Engineering) DMC (Doctorate in Media Communications) DSAE (Doctorate in Sport and Exercise)</p>	International Students	Full Time	2	<p style="text-align: center;">£3000 deposit followed by 50% of the balance of fees before or at the point of enrolment. Balance by Direct Debit from UK Bank Account: October starters: 4th January 2016 February starters: 1st April 2016</p>