

PAYMENT POLICY 2024/25: STUDENT PROGRAMME FEES, ACCOMMODATION FEES, FINES AND CHARGES

1. Introduction

- 1.1 Programme fees are charged for the educational services and facilities provided in the delivery of a programme of study, subject to the Programme Terms and Conditions relevant to the year of entry ('the student contract'). The fee is an annual, consolidated charge for the provision of tuition, registration, learning resources, infrastructure, examination, assessment and graduation. In some cases, an additional research support¹ (bench) fee is charged.
- 1.2 All programmes of study which lead to a University award incur a programme fee. Programme fees are charged for all academic years of study, including failed academic years repeated in full or in part with or without attendance, with partial supervision, and with or without accepted extenuating circumstances. The full Schedule of Fees 2024/25 can be found at www.liverpool.ac.uk/feespayment/.
- 1.3 Accommodation fees are charged to those choosing to live in University owned residences, subject to the Student Residential Accommodation Terms of Occupancy ('the accommodation contract').
- 1.4 Student fines are those levied in accordance with the University's Policy on Student Conduct and Discipline following an admission or otherwise proven breach of the Rules for Student Conduct (Section 7, Policy on Student Conduct and Discipline). The Policy can be found at www.liverpool.ac.uk/student-administration/policies-procedures/conduct-discipline/.
- 1.5 Student charges are those raised as a result of damage caused and/or losses suffered in relation to University property and/or the property of members of the University. Such charges may be raised against a sole perpetrator or, where the University is unable to identify the perpetrator(s), raised and shared amongst the group deemed responsible for said damage and/or losses. Student charges may be levied as a result of a breach of the University's Rules for Student Conduct (Section 7, Policy on Student Conduct and Discipline) or in accordance with the Student Residential Accommodation Terms of Occupancy and/or relevant Hall Handbook. Further information regarding students' liability for damage and/or losses suffered in University accommodation can be found at www.liverpool.ac.uk/accommodation/current-students/policies-and-procedures/.
- 1.6 Where a suitable arrangement to pay programme fees has not been made in any given session, in accordance with the relevant section of this Policy, or where a student defaults on any programme fee payment arrangement, the University will apply sanctions as described in section 7. The University may also deploy formal external debt recovery proceedings in cases where a student ceases to be registered and continues to owe programme fees, which may ultimately result in County Court judgements.
- 1.7 Where a suitable arrangement to pay accommodation fees, student fines or student charges has not been made in any given session, in accordance with the relevant section of this Policy, or where a

¹ In some cases, and where advised, support fees are charged for students on postgraduate taught programmes.

student defaults on any such fee payment arrangement, the University will seek to deploy formal external debt recovery proceedings, which may ultimately result in County Court judgements.

- 1.8 Where students are experiencing difficulties in making payments, or wish to enquire about fees and/or charges that have been raised and/or fines that have been levied, help and support is available as outlined in section 11.

PROGRAMME AND RESEARCH SUPPORT FEES

2. Student Finance (Home and EU Undergraduate Students)

- 2.1 Depending on where they normally live, all students requiring financial support should make an application for a finance assessment with one of Student Finance England, Student Finance Wales, Student Finance Northern Ireland or the Student Awards Agency for Scotland. This may include an assessment for a maintenance grant and/or a maintenance loan and/or a loan for the payment of programme fees. Most EU students will only be eligible for programme fee support. Details about the forms of UK government support available to Home and EU undergraduate students can be found at www.liverpool.ac.uk/study/undergraduate/finance/funding/.
- 2.2 Students will in most cases be entitled to receive a non-means assessed loan from the Student Loan Company (SLC) to cover the full programme fee.
- 2.3 Where a student is receiving a loan from the SLC for all or part of their 2024/25 programme fee, the SLC will make payment to the University in three disbursements, based on the loan liability points illustrated in the table below:

Loan liability date for proportion of fee loan	Proportion of full year's fee paid to the University by SLC	Cumulative loan liability
23 September 2024	25%	25%
6 January 2025	25%	50%
7 April 2025	50%	100%

- 2.4 Students receiving a fee loan from the SLC will become liable for the proportions of loan identified in section 2.3 when they are confirmed as in attendance on each of the three liability dates. Interest will begin to accrue on each portion of the loan when liability is confirmed².
- 2.5 Students who have obtained a fee loan for only part of their programme fee, or students who have miscalculated the level of fee waiver to which they may be entitled and hence borrowed an insufficient amount of loan to cover their programme fee³, will need to make arrangements for the payment of the remaining fee using one of the methods described in section 4.

3. Sponsorship

- 3.1 Where an external organisation (e.g. a company or overseas government embassy; not a friend, relative or the SLC) is responsible for payment of all or part of a student's programme and/or research support fee, the University will invoice the organisation directly.

² The liability dates and proportions for home/EU taught postgraduate students registered on SLC-funded pre-registration Health Sciences programmes can be found in the Appendix to this Policy.

³ Information on the scholarships and bursaries available to eligible students can be found at www.liverpool.ac.uk/student-administration/money/scholarship-bursary-regulations.

- 3.2 All sponsors must pay in full within 30 days of being invoiced.
- 3.3 Students must provide the Student Fees and Funding Office with an official sponsor letter or purchase order (on official letter headed paper) from their sponsor. This should be provided before students register for the session to which the sponsorship applies.
- 3.4 The proof of sponsorship should show the value and duration of the sponsorship together with a name and address of where the University should send the invoice. The University will keep this letter within its records.
- 3.5 Students who do not provide this official letter will be considered to be self-funding and will be expected to pay their own programme and/or research support fee in accordance with one of the methods described in section 4.
- 3.6 Sponsored students are responsible for making sure that their programme and/or research support fee is paid. Where a student's sponsor defaults on any fee payment arrangement, the sponsor's invoice will be cancelled and the debt will be transferred to the student's account for immediate payment. Where fees remain outstanding, the University will apply academic sanctions in accordance with section 7.

4. Self-Funding

- 4.1 Students self-funding all or part of their programme fee must familiarise themselves with the available payment plans before the start of each academic session. Failure to adhere to the correct published payment plan will result in sanctions being applied as described in section 7.
- 4.2 Where a research support fee is raised, this will be charged collectively with the programme fee and hence students should take account of the collective amount due when making instalment payment.
- 4.3 Students are able to pay their programme and/or research support fee in full using one of a range of immediate payment options. Further information regarding the available methods of payment can be found at www.liverpool.ac.uk/feespayment. The University does not take payments in cash.
- 4.4 Where the programme and/or research support fee raised is less than £500.00, one single payment in full will be mandatory.

Overseas⁴ Undergraduate and Taught Postgraduate Students

- 4.5 Where the programme and/or research support fee raised is equal to or more than £500.00, payment may be made in two instalments. Further information regarding payment in instalments can be found at www.liverpool.ac.uk/feespayment.
- 4.6 For students whose programmes start between September and November 2024, a minimum of 60% of the outstanding fee must be paid on or before 23 September 2024. The remaining balance must be paid on or before 3 February 2025.
- 4.7 For students whose programmes start in January 2025, a minimum of 60% of the outstanding fee must be paid on or before 3 February 2025. The remaining balance must be paid on or before 3 June 2025.

⁴ The University determines the fee status of a student in accordance with UK Government legislation. More information regarding the fee status procedure for applicants can be found at www.liverpool.ac.uk/student-administration/fees-and-finance/fee-status/.

Home/EU Undergraduate and Taught Postgraduate Students and All Postgraduate Research Students

- 4.8 Where the programme and/or research support fee raised is equal to or more than £500.00, payment may be made in three equal instalments. Further information regarding payment in instalments can be found at www.liverpool.ac.uk/feespayment.
- 4.9 For students whose programmes start between September and November 2024, payment may be made in three equal instalments on 14 November 2024, 14 January 2025 and 14 April 2025.
- 4.10 For home/EU undergraduate and taught postgraduate students whose programmes start in January 2025, payment may be made in three equal instalments on 14 February 2025, 14 April 2025 and 14 June 2025.
- 4.11 Where a student fails to make the necessary payment(s) in accordance with the arrangements prescribed under sections 4.5 through 4.10, sanctions will be applied in accordance with section 7.

5. Programme Fee Deposits (Overseas Taught Postgraduate Students)

- 5.1 All overseas applicants expecting to enter the University in session 2024/25 to begin full-time study on a postgraduate taught programme, barring the exceptions stipulated in section 5.13, will be required either to pay a programme fee deposit of £2,000 or to provide formal confirmation of third-party sponsorship and/or a University scholarship which covers the full programme fee.
- 5.2 All qualifying applicants in receipt of an offer to study at the University in session 2024/25 will be invited directly to either provide confirmation of third-party sponsorship and/or a University scholarship which meets the requirements described in sections 5.3 and 5.4, or pay a £2,000 programme fee deposit using the means specified in the invitation.
- 5.3 Third-party sponsorship includes, but is not exclusive to, funding from a research council, a recognised charity or trust, an internationally recognised university or other educational institution, a national state government, embassy or consulate, a US federal student loan, or a recognised commercial or non-commercial organisation.
- 5.4 Applicants whose programme fees are funded by a University scholarship and/or a sponsor as described in section 5.3 must provide official notification from the University and/or their sponsor (on letter headed paper) which bears the sponsor's full name and address, the applicant's name and programme, and the value and duration of the funding. Upon registration onto the programme of study, the University will apply the policy as described in section 3.
- 5.5 The University's decision on whether to accept the evidence of third-party sponsorship presented shall be final.
- 5.6 Where an applicant provides acceptable evidence of third-party sponsorship which covers the full programme fee, having already paid a fee deposit of £2,000 for the applicable session, the University shall refund the deposit paid in full.
- 5.7 Where the University does not accept the evidence of sponsorship presented, or where the evidence is accepted but the total value of all funding does not cover the full programme fee, the applicant will be required to pay a programme fee deposit of £2,000.
- 5.8 Excepting those applicants who fall within section 5.13, the payment of a deposit will be a condition of the applicant's offer of admission to the University. The University will only issue the applicant a

Confirmation of Acceptance for Studies (CAS) for entry in 2024/25 upon receipt of the full deposit amount, or upon receipt of an acceptable sponsor letter and/or confirmation of University scholarship (as described in sections 5.3 and 5.4) which covers the full programme fee.

- 5.9 Applicants who fail to pay the full deposit amount by the deadline stipulated in their offer of admission risk having their offer withdrawn.
- 5.10 When arranging to pay the balance of their programme fee, for self-funding students paying in full, the deposit amount of £2,000 should be deducted from the full payment amount. For self-funding students seeking to pay their fees in accordance with sections 4.5 through 4.7, the deposit amount of £2,000 should be deducted from the first payment instalment, not from the overall fee amount.
- 5.11 Applicants who have paid a fee deposit but who fail to meet the conditions of their offer will be entitled to a full refund. **All other programme fee deposits will be non-refundable.** Where an applicant has paid a programme fee deposit but chooses to defer their entry to the University until session 2025/26, the applicant will be afforded the opportunity of the University retaining the deposit to be offset against the 2025/26 programme fee. The applicant will subsequently be issued with a CAS at the appropriate stage in the 2025/26 admissions cycle.
- 5.12 The opportunity to defer the deposit sum paid to the following session will only be provided once.
- 5.13 The University does not require a programme fee deposit from applicants applying to study a research-based programme (e.g. PhD, MPhil or MRes), or from those progressing onto a postgraduate taught programme following study the previous academic year at Liverpool International College.

6. Programme Fee Refund Policy

- 6.1 The University will re-calculate the amount of programme fee to be charged in circumstances where a student chooses not to register on their programme, or to leave or interrupt their programme during the academic session. In such an event, a student will have no claim to a refund of fees charged for any period they were registered during that session.
- 6.2 No programme fees will be charged to any applicant who fails to register on their programme of study having previously firmly accepted an unconditional offer to do so, except where they are bound by the terms prescribed under section 5.
- 6.3 Fees charged to registered students will be calculated based upon the date the University is formally informed of any change in registration. Students should therefore follow the University's formal procedures for withdrawal or interruption outlined at www.liverpool.ac.uk/student-administration/managing-my-studies/.
- 6.4 Programme fees for undergraduate students will be calculated in accordance with the following table⁵:

Withdrawal or Interruption Date	Percentage of Annual Programme Fee Charged
23 September 2024 – 20 October 2024	0%
21 October 2024 – 5 January 2025	25%
6 January 2025 – 6 April 2025	50%
7 April 2025 – 30 May 2025	100%

⁵ Programme fees for taught postgraduate students registered on SLC-funded pre-registration Health Sciences programmes will be calculated in accordance with the tables found in the Appendix to this Policy.

- 6.5 No charge will be made to postgraduate students registered on taught programmes of study (including MRes programmes) who leave within the first four weeks of registration⁶. Postgraduate students on taught programmes of study (including MRes programmes⁷) who withdraw or interrupt after four weeks of registration will be charged for each completed week of their programme pro-rata to the number of weeks for which their programme is scheduled to run⁸.
- 6.6 No charge will be made to postgraduate research students on MPhil, PhD and MD programmes who withdraw or interrupt within the first four weeks of registration on the first year of their programme. Postgraduate research students who withdraw or interrupt after the first four weeks of registration in the first year will be charged on a monthly basis. Where the registration extends beyond the fourteenth day of the month of their leaving, students will be charged for this month. Students will not be charged for the month of their leaving where the change in registration takes effect on or before the fourteenth day.
- 6.7 Any refund due following the application of this policy will be made to the person or account from which the original payment was received.
- 6.8 Where monies are owed to the University following the application of this policy, students will be made directly liable for all outstanding debt.

7. Academic Sanctions

- 7.1 Where by 3 February 2025 (or by 3 June 2025 for those whose programmes start in January 2025) a student fails to make the necessary programme fee payment(s) in accordance with their relevant published payment plan, the University will seek to restrict their access to a range of services. This will include access to Library services and the removal of their MWS account (and hence access to all University IT facilities). Access will also be restricted to the Graduate Document Portal, and to the facility to request secure, verified and digitally signed documents such as transcripts and official student status confirmations.
- 7.2 The sanction identified in section 7.1 will remain in place until such time that a suitable arrangement to pay programme fees is in place and/or the outstanding account balance is settled.
- 7.3 After 3 February 2025 (or after 3 June 2025 for those whose programmes start in January 2025), where a student fails to make the necessary programme fee payment(s) in accordance with the remainder of their relevant published payment plan, the University will notify the student in writing and give them 5 working days' notice to settle the outstanding account balance. Where the student fails to make good their outstanding balance within 5 working days, the University will seek to apply sanctions as prescribed in section 7.1.
- 7.4 Students placed on sanctions are encouraged to contact the Student Fees and Funding Office at the earliest available opportunity to discuss their financial position. Section 11 provides contact details for help and support.
- 7.5 Under normal circumstances, students in debt to the University for programme fees at the end of a given academic year will be prevented from registering for a new academic year until such time that all outstanding debts have been paid.

⁶ Except where they are bound by the terms prescribed under section 5.

⁷ But excluding pre-registration Health Sciences programmes.

⁸ Students bound by the terms prescribed under section 5 will be charged a sum no less than the value of the deposit retained.

- 7.6 Under normal circumstances, students in debt to the University for programme fees one calendar month before the date of the award of a degree, diploma or certificate will be deemed ineligible to be presented for such an award.
- 7.7 The University will in all cases seek to adopt a proportional approach to the application of the academic sanctions identified in sections 7.5 and 7.6 and will undertake an annual risk-based review of all outstanding programme fee debts, the results of which it will use to inform its decision making before seeking to apply such academic sanctions.
- 7.8 Where a student in debt to the University for programme fees ceases to be a registered student of the University – and where all other avenues for debt collection have been exhausted – the University may also deploy formal external debt recovery proceedings, which may ultimately result in County Court judgements.

RESIDENCE FEES

8. Self-Funding

- 8.1 Students residing in University-owned accommodation must complete a payment plan before the start of the applicable academic session. Failure to set up a payment plan will result in the University initiating formal debt collection procedures, before seeking to deploy formal external debt recovery proceedings once all avenues for collection have been exhausted. External proceedings may ultimately result in County Court judgements.
- 8.2 Students are able to pay their residence fee in full using one of a range of immediate payment options. Further information regarding the available methods of payment can be found at www.liverpool.ac.uk/feespayment. The University does not take payments in cash.
- 8.3 Where the residence fee is less than £500.00, one single payment in full is mandatory.
- 8.4 Where the residence fee is equal to or more than £500.00, payment may be made in three equal instalments by Direct Debit or recurring credit/debit card payments on 9 October 2024, 9 January 2025 and 9 April 2025.
- 8.5 Where a student is known to be in receipt of an SLC Postgraduate Loan (PGL) for Master's Study or an SLC Postgraduate Doctoral Loan (PDL) through Student Finance England or Student Finance Wales, and where the Student Fees and Funding Office has confirmed the student's registration to the appropriate agency through the relevant portal, an alternative payment plan to that prescribed in section 8.4 may be made available. Eligible students should contact the Student Fees and Funding Office in order to arrange this payment plan.
- 8.6 Further information regarding payment in instalments can be found at www.liverpool.ac.uk/feespayment.
- 8.7 Where a student defaults on any fee payment arrangement, prescribed under sections 8.4 or 8.5, the arrangement will be cancelled and all outstanding payments will become due immediately. In these cases, the University will initiate formal debt collection procedures, before seeking to deploy formal external debt recovery proceedings once all avenues for collection have been exhausted. External proceedings may ultimately result in County Court judgements.
- 8.8 A charge of £50.00 will be levied in all cases where a Direct Debit instruction is cancelled without the prior agreement of the Student Fees and Funding Office.

9. Sponsorship

- 9.1 Where an external organisation (e.g. a company or overseas government embassy; not a friend or relative) is responsible for payment of all or part of a student's residence fee (for those in University-owned accommodation), the University will invoice the organisation directly.
- 9.2 All sponsors must pay in full within 30 days of being invoiced.
- 9.3 Students must provide the Accommodation Office with an official sponsor letter or purchase order (on official letter headed paper) from their sponsor. This should be provided before students register for the session to which the sponsorship applies.
- 9.4 The proof of sponsorship should show the value and duration of the sponsorship together with a name and address of where the University should send the invoice. The University will keep this letter within its records.
- 9.5 Students who do not provide this official letter will be considered to be self-funding and will be expected to pay their own residence fee in accordance with one of the methods described in section 8.
- 9.6 Sponsored students are responsible for making sure that their residence fee is paid. Where a student's sponsor defaults on any fee payment arrangement, the sponsor's invoice will be cancelled and the debt will be transferred to the student's account for immediate payment. Where residence fees remain outstanding, the University will initiate formal debt collection procedures, before seeking to deploy formal external debt recovery proceedings once all avenues for collection have been exhausted. External proceedings may ultimately result in County Court judgements.

10. Fines and Charges for Damage/Loss

- 10.1 Where fines are levied and/or charges for damage/loss are raised, students will be invoiced directly.
- 10.2 Students must pay the fine and/or charge in full within 15 days of being invoiced, unless alternative arrangements are approved (see section 10.4). Failure to pay the fine and/or charge in full within 15 days, or failure to have alternative arrangements approved within 15 days, will result in the University initiating formal debt collection procedures, before seeking to deploy formal external debt recovery proceedings once all avenues for collection have been exhausted. External proceedings may ultimately result in County Court judgements.
- 10.3 A range of immediate payment options are offered at www.liverpool.ac.uk/feespayment. The University does not take payments in cash.
- 10.4 An alternative payment plan may be negotiated for approval by the Student Fees and Funding Office. The plan will take account of the invoice date and the sum total of fine(s) and/or charge(s) levied. The decision of the Student Fees and Funding Office in this regard shall be final and shall not be subject to appeal.
- 10.5 All approved payment plans will be arranged in order that the outstanding balance of all fine(s) and/or charge(s) levied is settled in full by the end of the academic session in which the fine(s) and/or charge(s) was levied (for students expecting to graduate in July 2025), or by the beginning of the next academic session (for students expecting to continue into subsequent academic sessions).
- 10.6 Where a student defaults on an approved payment arrangement, the arrangement will be cancelled and all outstanding fine(s) and/or charge(s) will become due immediately. In these cases, the University will initiate formal debt collection procedures, before seeking to deploy formal external

debt recovery proceedings once all avenues for collection have been exhausted. External proceedings may ultimately result in County Court judgements.

11. Help and Support

- 11.1 Students experiencing difficulties in making fee payments or who have any questions regarding the payment of fees or the programme fees that have been raised should contact the following:

Student Fees and Funding Office

Tel: +44(0)151 794 6777 Monday – Friday, 10:00 – 16:00

Email: feesenq@liverpool.ac.uk

- 11.2 Students wishing to enquire about fines that have been levied or non-programme charges that have been raised against their account should contact the following:

Accommodation Office, Crown Place, 202 Brownlow Hill, Liverpool, L3 5UE

Tel: +44(0)151 795 0319

Email: accommodation@liverpool.ac.uk

- 11.3 Home or EU students experiencing financial hardship should contact the following:

Money Advice and Guidance, Student Services Centre, Alsop Building, University Square, Liverpool, L3 5TX

Tel: +44(0)151 795 1000

Email: money@liverpool.ac.uk

- 11.4 International students experiencing difficulties should contact the following:

International Advice and Guidance, Student Services Centre, Alsop Building, University Square, Liverpool, L3 5TX

Tel: +44(0)151 795 1000

Email: iagteam@liverpool.ac.uk