

PAYMENT POLICY 2016/17:  
STUDENT FEES, FINES AND CHARGES

**1. Introduction**

- 1.1 Student fees are paid for programmes (consolidated tuition, registration, examination and graduation fees), research support<sup>1</sup> (bench fees) and, for those choosing to live in University accommodation, residence.
- 1.2 All programmes of study which lead to a University award incur a fee. Programme fees are raised for all academic years of study, including academic years repeated with or without attendance, with partial supervision, and with or without accepted mitigating circumstances. The Schedule of Fees 2016/17 can be found at [www.liv.ac.uk/feespayment/](http://www.liv.ac.uk/feespayment/).
- 1.3 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.liv.ac.uk/student-administration/student-administration-centre/policies-procedures/conduct-discipline](http://www.liv.ac.uk/student-administration/student-administration-centre/policies-procedures/conduct-discipline).
- 1.4 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.liv.ac.uk/accommodation/documents/](http://www.liv.ac.uk/accommodation/documents/).
- 1.5 Where a suitable arrangement to pay student fees, fines or charges has not been made in any given session, in accordance with the relevant section of this Policy, or where a student defaults on any fee payment arrangement, the University will apply sanctions as described in section 10.
- 1.6 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,

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

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.liv.ac.uk/study/undergraduate/finance/funding](http://www.liv.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 2016/17 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	Payment by SLC to University	Proportion of full year's fee paid to the University by SLC	Cumulative loan liability
26 September 2016	3 <sup>rd</sup> Wednesday in October	25%	25%
9 January 2017	1 <sup>st</sup> Wednesday in February	25%	50%
3 April 2017	1 <sup>st</sup> Wednesday in May	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 the University confirms their attendance on each of the three liability dates. Interest will begin to accrue on each portion of the loan when payment is made by the SLC to the University.
- 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 fee<sup>2</sup>, 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.
- 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.

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<sup>2</sup> Information on the scholarships and bursaries available to eligible students can be found at [www.liv.ac.uk/student-administration/money/scholarship-bursary-regulations](http://www.liv.ac.uk/student-administration/money/scholarship-bursary-regulations)

- 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 sanctions in accordance with section 10.

#### **4. Self-Funding**

- 4.1 Students self-funding all or part of their fees must complete a payment plan before the start of each academic session. Failure to set up a payment plan will result in sanctions being applied as described in section 10.
- 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 setting up their payment plan.
- 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.liv.ac.uk/feespayment](http://www.liv.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 £300.00, one single payment in full is mandatory.
- 4.5 Where the programme and/or research support fee raised is equal to or more than £300.00, payment may be made in three instalments. Where this option is chosen, a minimum of one third of the outstanding fee must be paid upon completion of the payment plan, by debit or credit card. The remaining balance will be collected in two equal instalments by Direct Debit or recurring credit/debit card payments on 2 December 2016 and 2 March 2017. Further information regarding payment in instalments can be found at [www.liv.ac.uk/feespayment](http://www.liv.ac.uk/feespayment).
- 4.6 Where a student is known to be in receipt of an SLC Postgraduate Loan (PGL) for Master's Study, and where the Student Fees and Funding Office has confirmed the student's registration to the SLC through the relevant portal, an alternative payment plan to that prescribed in section 4.5 - that aligns more favourably with the schedule for payment of the PGL funds to the student - may be negotiated for approval by the Student Fees and Funding Office. The Student Fees and Funding Office will write to all eligible<sup>3</sup> students in this regard and its decision with respect to the approved payment plan shall be final and shall not be subject to appeal.

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<sup>3</sup> A non-means tested PGL of up to £10,000 will be available to home and EU students entering a full-time or part-time Master's programme in academic session 2016/17. Additional eligibility criteria applies. The University will only make direct contact with a view to arranging an alternative payment plan with those students whom it is informed by the SLC are in receipt of a PGL. Where the SLC does not do so, it will be the student's responsibility to avail the University through the provision of appropriate supporting evidence of their receipt of a PGL before the University can seek to approve alternative payment arrangements.

- 4.7 Where a student defaults on any fee payment arrangement, prescribed under section 4.5 or 4.6, the arrangement will be cancelled and all outstanding payments will become due immediately. In these cases, sanctions will be applied in accordance with section 10.
- 4.8 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.

## **5. Programme Fee Deposits (Overseas Postgraduate Taught Students)**

- 5.1 All overseas<sup>4</sup> applicants expecting to enter the University in session 2016/17 to begin full-time study on a postgraduate taught programme, barring the exceptions stipulated in section 5.12, will be required either to pay a programme fee deposit of £1,000 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 who have firmly accepted an unconditional offer to study at the University in session 2016/17 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 £1,000 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 £1,000 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 £1,000.
- 5.8 Excepting those applicants who fall within section 5.12, the University will issue the applicant a Confirmation of Acceptance for Studies (CAS) for entry in 2016/17 only upon receipt of the full deposit

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<sup>4</sup> The University determines the fee status of a student in accordance with UK Government legislation. The *Education (Fees and Awards) (England) Regulations 2007 (Statutory Instrument No. 779)* as amended by the *Education (Student Fees, Awards and Support) (Amendment) Regulations 2016 (Statutory Instrument 2016 No. 584)* state that students who are classified as 'overseas' may be charged a higher level of fee than those classified as 'home' or 'EU' students. The fee status procedure for applicants can be found at <http://www.liv.ac.uk/media/livacuk/student-administration/money/documents/Fee,Assessment,Procedure,for,Applicants.pdf>.

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 When arranging to pay the balance of their programme fee; for self-funding students paying in full, the deposit amount of £1,000 should be deducted from the full payment amount. For self-funding students setting up a plan to pay in instalments (as described in section 4.5), the deposit amount of £1,000 should be deducted from the first payment instalment, not from the overall fee amount.
- 5.10 All programme fee deposits are non-refundable. Where an applicant has paid a programme fee deposit but chooses to defer their entry to the University until session 2017/18, the applicant will be afforded the opportunity of the University retaining the deposit to be offset against the 2017/18 programme fee. The applicant will subsequently be issued with a CAS at the appropriate stage in the 2017/18 admissions cycle.
- 5.11 The opportunity to defer the deposit sum paid to the following session will only be provided once.
- 5.12 The University does not require a programme fee deposit from applicants progressing onto a postgraduate taught programme following study the previous academic year on a pre-sessional English Language programme at the University's English Language Centre, or following study the previous academic year at one of the University's partner institutions, Liverpool International College or Xi'an Jiaotong-Liverpool University.

## 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 suspend their programme during the academic session. In such an event, a student will have no claim to a refund of fees charged for the 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 suspension outlined at [www.liv.ac.uk/student-administration/student-administration-centre/student-record/](http://www.liv.ac.uk/student-administration/student-administration-centre/student-record/).
- 6.4 Programme fees for undergraduate students will be calculated in accordance with the following table:

Withdrawal or Suspension Date	Percentage of Annual Programme Fee Charged
26 September 2016 – 23 October 2016	0%
24 October 2016 – 8 January 2017	25%
9 January 2017 – 2 April 2017	50%
3 April 2017 – 2 June 2017	100%

- 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 registration<sup>5</sup>. Postgraduate students on taught programmes of study (including MRes programmes) who withdraw or suspend 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 run<sup>6</sup>.
- 6.6 No charge will be made to postgraduate research students on MPhil, PhD and MD programmes who withdraw or suspend within the first four weeks of registration on the first year of their programme. Postgraduate research students who withdraw or suspend 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.

## RESIDENCE FEES

### 7. Self-Funding

- 7.1 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 sanctions being applied as described in section 10.
- 7.2 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.liv.ac.uk/feespayment](http://www.liv.ac.uk/feespayment). The University does not take payments in cash.
- 7.3 Where the residence fee is less than £300.00, one single payment in full is mandatory.
- 7.4 Where the residence fee is equal to or more than £300.00 and the residence contract is for less than 52 weeks, payment may be made in three equal instalments by Direct Debit or recurring credit/debit card payments on 11 October 2016, 11 January 2017 and 11 April 2017.
- 7.5 Where the residence fee is equal to or more than £300.00 and the residence contract is for 52 weeks, payment may be made in four equal instalments by Direct Debit or recurring credit/debit card payments on 11 October 2016, 11 January 2017, 11 April 2017 and 11 July 2017.
- 7.6 Where students in 52 week accommodation are due to graduate in July 2017, payment must be made by three equal instalments as outlined in section 7.4.
- 7.7 Where a student is known to be in receipt of an SLC Postgraduate Loan (PGL) for Master's Study, and where the Student Fees and Funding Office has confirmed the student's registration to the SLC

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<sup>5</sup> Except where they are bound by the terms prescribed under section 5.

<sup>6</sup> Students bound by the terms prescribed under section 5 will be charged a sum no less than the value of the deposit retained.

through the relevant portal, an alternative payment plan to that prescribed in sections 7.4 or 7.5 - that aligns more favourably with the schedule for payment of the PGL funds to the student - may be negotiated for approval by the Student Fees and Funding Office. The Student Fees and Funding Office will write to all eligible<sup>7</sup> students in this regard and its decision with respect to the approved payment plan shall be final and shall not be subject to appeal.

- 7.8 Further information regarding payment in instalments can be found at [www.liv.ac.uk/feespayment](http://www.liv.ac.uk/feespayment).
- 7.9 Where a student defaults on any fee payment arrangement, prescribed under sections 7.4, 7.5 or 7.7, the arrangement will be cancelled and all outstanding payments will become due immediately. In these cases, sanctions will be applied in accordance with section 10.
- 7.10 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.

## **8. Sponsorship**

- 8.1 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.
- 8.2 All sponsors must pay in full within 30 days of being invoiced.
- 8.3 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.
- 8.4 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.
- 8.5 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 7.
- 8.6 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 apply sanctions in accordance with section 10.

## **9. Fines and Charges for Damage/Loss**

- 9.1 Where fines are levied and/or charges for damage/loss are raised, students will be invoiced directly.

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<sup>7</sup> A non-means tested PGL of up to £10,000 will be available to home and EU students entering a full-time or part-time Master's programme in academic session 2016/17. Additional eligibility criteria applies. The University will only make direct contact with a view to arranging an alternative payment plan with those students whom it is informed by the SLC are in receipt of a PGL. Where the SLC does not do so, it will be the student's responsibility to avail the University through the provision of appropriate supporting evidence of their receipt of a PGL before the University can seek to approve alternative payment arrangements.

- 9.2 Students must pay the fine and/or charge in full within 15 days of being invoiced, unless alternative arrangements are approved (see section 9.4). 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 sanctions being applied as described in section 10.
- 9.3 A range of immediate payment options are offered at [www.liv.ac.uk/feespayment](http://www.liv.ac.uk/feespayment). The University does not take payments in cash.
- 9.4 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.
- 9.5 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 2017), or by the beginning of the next academic session (for students expecting to continue into subsequent academic sessions).
- 9.6 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, sanctions will be applied in accordance with section 10.
- 9.7 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.

## **10. Sanctions**

- 10.1 Where a student fails to make a suitable arrangement to pay student fees, fines or charges within the timescales prescribed within this Policy, or where a student defaults on any fee payment arrangement, the University will apply staged sanctions.
- 10.2 As a first stage sanction, access to Library services and to the Liverpool Life student portal service will be restricted until such time that a suitable arrangement is in place and/or the payment due is settled.
- 10.3 Where a student fails to enter into a suitable payment arrangement and/or to settle an outstanding balance within 30 calendar days of the first stage sanction described in section 10.2 being applied, they will be subject to the second stage sanction of being restricted from accessing **all** University computing services, including their MWS account, which will restrict access to services such as email, VITAL and online academic timetables.
- 10.4 Students placed on either first or second stage sanctions are encouraged to discuss their academic standing with their School and 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.
- 10.5 Under normal circumstances, students in debt to the University for fees, fines or charges 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.



- 10.6 Under normal circumstances, students in debt to the University for fees, fines or charges 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.
- 10.7 The University will in all cases seek to adopt a proportional approach to the application of the sanctions identified in sections 10.5 and 10.6 and will undertake an annual risk-based review of all outstanding debts, the results of which it will use to inform its decision making before seeking to apply such sanctions.

## **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, Student Administration Centre, Foundation Building, Liverpool, L69 7ZX

Tel: +44(0)151 794 6777

Email: [feesenq@liverpool.ac.uk](mailto:feesenq@liverpool.ac.uk)

In Person: The Centre is open Monday to Friday, 9.00am to 5.00pm

- 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](mailto:accommodation@liverpool.ac.uk)

In Person: The Office is open Monday to Friday, 9.15am to 4.30pm

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

Financial Support Team, Student Services Centre, 150 Mount Pleasant, Liverpool, L69 3GD

Tel: +44(0)151 794 6673/5860/5861

Email: [fst@liverpool.ac.uk](mailto:fst@liverpool.ac.uk)

In Person: The Centre is open on an appointment basis Monday to Friday, 9.00am to 5.00pm. The team operates a drop-in service Monday to Thursday, 2.00pm to 4.00pm and Fridays, 2.00pm to 3.30pm.

- 11.4 International students experiencing difficulties should contact the following:

International Support Team, First Floor, Student Services Centre, 150 Mount Pleasant, Liverpool, L69 3GD

Tel: +44(0)151 794 5863

Email: [ist@liverpool.ac.uk](mailto:ist@liverpool.ac.uk)

In Person: The Centre is open on an appointment basis Monday to Friday, 9.00am to 5.00pm. The team operates a drop-in service Monday to Friday, 1.30pm to 3.30pm.