

# Tuition Fee Policy 2020/21

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# 1. Introduction

- 1.1. University of East London (UEL) is committed to a fair and transparent policy in respect of charges made to students.

Please read the University Tuition Fee Policy together with the tuition fee schedule which will be reviewed and updated annually on our website.

- Schedule 1 – UEL Tuition Fee Liability Points
- Schedule 2 – UEL Tuition Fee Rates

- 1.2. Students will be asked to agree to the terms of this policy as part of the enrolment process at the start of each year of study.

- 1.3. These regulations apply to all students enrolling on a UEL course. By accepting an offer of a place or enrolling on a course, students agree to abide by the terms of these regulations. All courses fall within the Manual of General Regulations <https://www.uel.ac.uk/Discover/Governance/Policies-Regulations-Corporate-documents/Student-Policies/Manual-of-General-Regulations> with the exception of postgraduate research and some courses which UEL delivers through arrangements with collaborative partners. The taught part of some professional doctorates may also fall within these regulations.

- 1.4. You are required to enrol or re-enrol for each successive year or other relevant part of a course. To complete your enrolment, you must log in to your account in UEL-Direct at [www.uel.ac.uk/ueldirect](http://www.uel.ac.uk/ueldirect) and complete an enrolment task to:

- ensure that we are holding the correct personal details for you
- agree to abide by our regulations and policies
- pay your tuition fees or confirm who is paying your fees

- 1.5. If you do not fully enrol by the deadline dates you may not be able to obtain your student access card. Any student access cards previously issued may be de-activated. The deadline for enrolment is 14 days after the start date of a course in any given academic year or session.

- 1.6. Where a professional body requires, we will also charge UK/EU students a non-refundable deposit as a condition of the offer of a place. This information will be available at application stage.

*UEL charges tuition fees on an annual basis for its programmes of study and the fees are published on the website.*

- 1.9. Unregulated tuition fees for undergraduate international students and postgraduate students may be subject to increase by an amount defined each academic year. The increase in unregulated tuition fees for each year will be discussed with UEL's Schools and relevant professional services. The proposed fees will be recommended and approved at the University Executive Board. Any annual increase will be limited to a maximum of 5% of the previous year's fees.
- 1.10. Tuition fee charges may differ from one programme of study to another and reflect the resources required to deliver that programme.

## 2. Currency

- 2.1. All fees published by the University are in British pounds sterling (GBP, £). Fee information will be published in other currencies only where explicitly required by regulatory or external bodies. Any publication in currencies other than pounds (GBP, £) will be based on the exchange rate applicable at the time the amount is calculated. The university cannot be held responsible for changes in global financial markets or currency exchange rates. All fees will be rounded down to the nearest pound (GBP, £).

## 3. Student fee liability

- 3.1. Students are personally liable for the payment of their fees throughout their programme of study, even where they have a sponsorship agreement or have arranged for UEL to receive payment on their behalf from the Student Loans Company or NHS. If the sponsor fails to pay, or a student loan or NHS bursary is withdrawn, the student will become immediately liable to pay fees.
- 3.2. Students are liable to pay fees from the start date of their programme of study. Students may set up an instalment plan to pay their fees in instalments. Students who fail to pay their tuition fees when due may result in penalties being applied and access to University facilities restricted. Students may also be excluded from their course.
- 3.3. In order to re-enrol on a second or subsequent year of a programme, students must have paid all tuition and bench fee related debts to UEL from earlier academic year(s).

## 4. Assessment of fee status

- 4.1. Prior to enrolment at UEL, a student's fee status will have been assessed as "Home", "European Union" or "Overseas". This assessment is based upon the student's immigration status and residence history which will determine the level of tuition fees payable (if appropriate). This is also required for statutory reporting to UK governmental bodies. If you do not meet the criteria required to be classified as a Home/EU student, then you will be charged an Overseas tuition fee. If you have received an International Offer Letter from us this means that, based on the evidence we have, we have assessed you as an Overseas student for fees purposes.
- 4.2. Students are required to check and confirm their fee status during the enrolment process. Full enrolment denotes that a student has accepted UEL's assessment of their fee status. It is important that you understand the University's assessment of your fee status before accepting any offer; **you must therefore respond to any requests for additional information required to make this assessment as requested by the Admissions Team.**
- 4.3. If you feel you have been incorrectly assessed, you may need to complete a fee assessment form and provide information and evidence of your status, circumstances and reasons why you feel that you have been wrongly assessed. For all queries and advice, please contact our Applicant Enquiries Team who can offer professional advice. In the first instance please email [study@uel.ac.uk](mailto:study@uel.ac.uk) or call +44 (0)20 8223 3333.

- 4.4. The Admissions Team is responsible for assessing your fee status. For further details on how we assess fee status please visit [www.uel.ac.uk/Undergraduate/Fees-and-Funding/Fee-Status-Assessment](http://www.uel.ac.uk/Undergraduate/Fees-and-Funding/Fee-Status-Assessment). Tuition fee assessments are made in line with guidance from the UK Council for International Student Affairs (UKCISA) who can offer further guidance and information on whether you should pay home or international fees.

## **5. Full-time or part-time study**

- 5.1. The number of credits registered within a year of study will define a student's mode of attendance as either full-time or part-time for tuition fee purposes.

### **5.2. Undergraduate students**

- 5.2.1. Undergraduate students registered for more than 90 credits in one year of study are classified as full-time students. Undergraduate students registered for 90 credits or fewer in one year of study are classified as part-time students.
- 5.2.2. Full-time undergraduate students are charged a flat annual tuition fee which is independent of the number of modules undertaken.
- 5.2.3. Part-time undergraduate students will be charged a tuition fee proportional to the number of credits registered in one year of study.
- 5.2.4. Part-time undergraduate students' tuition fees are calculated using an expected credit load at the start of each year of study. For part-time undergraduate students studying under the new academic framework of 2019/20, the expected credit load is 80 credits. For part-time undergraduate students continuing studies under the previous (pre-2019/20) academic framework, the expected credit load is 90 credits.
- 5.2.5. Part-time undergraduate students' fees will be reviewed 10 weeks after the start date of their course. Where there is a difference between the expected credit load and number of credits registered after this 10-week period, a student's fees will be recalculated against the actual number of credits registered and adjusted accordingly. Students (or sponsors where applicable) will become immediately liable for any increases in tuition fees following any fee adjustments.

### **5.3. Postgraduate students**

- 5.3.1. Postgraduate students registered for 120 credits or more in a single year of study are normally classified as full-time students.
- 5.3.2. Full-time postgraduate students are normally charged a flat annual tuition fee. Where a full-time postgraduate student takes less or more credits than the total credit value of the course their annual tuition fees will be adjusted accordingly.
- 5.3.2.1. In the exceptional circumstance where a postgraduate student has failed a module upon first assessment and reassessment, and are required to retake the module in full, additional tuition fees equivalent to the credit value of the retake module will apply, irrespective of the student's mode of attendance.

- 5.3.2. Postgraduate students registered for 60 credits or more in one term only and registered for no other credits in the remainder of the year of study are normally classified as full-time students.
  - 5.3.2.1. Exceptionally, postgraduate students on a master's degree course who are registered for 60 credits in each year of study for three years and undertaking a 60-credit module in their final term of study, may remain part-time in their final term of study.
- 5.3.3. Postgraduate students registered for less than 120 credits in a single year of study are normally classified as part-time students.
  - 5.3.3.1. Exceptionally, postgraduate students on a master's degree course who are registered for 60 credits in their first year of study and registered for 120 credits in their second year of study are classified as part-time students in both years of study.
- 5.3.4. Part-time postgraduate students' tuition fees are calculated at the start of each year of study using an expected credit load of 90 credits per year. Exceptionally, some courses' expected credit loads may differ from this standard credit load.
- 5.3.5. Part-time postgraduate students' fees will be reviewed 40 weeks after the start date of their course. Where there is a difference between the expected credit load and number of credits registered after this 40-week period, a student's fees will be recalculated against the actual number of credits registered and adjusted accordingly. Students (or sponsors where applicable) will become immediately liable for any increases in tuition fees following any fee adjustments.
- 5.3.6. Postgraduate research students, or postgraduate students who are undertaking the research element of their course (including students on Professional Doctorate and Master of Research Courses), are charged a flat yearly fee. Part-time research students are also charged a flat yearly fee which is calculated as a proportion of the corresponding full-time fee.
  - 5.3.6.1. A bench fee may be charged in addition to the tuition fee, dependant on a student's research subject.
- 5.4. Students studying on a student visa cannot study on a part-time basis unless they are required to do so by the University and if this is permissible under the conditions of their visa.

## **6. Enrolment with UEL**

- 6.1. Enrolment at UEL is the process whereby the University's registration process is completed in full and offer holders officially become students of UEL.
- 6.2. The deadline to enrol is the 14th calendar day after the start date of a course and will be communicated to offer holders via an email invitation to enrol.
- 6.3. Payment in full, or an agreement to pay in instalments, during online enrolment is a pre-requisite of enrolment. Any outstanding debts owing to the University must be cleared in full before commencement of the enrolment process.
- 6.4. Failure to complete enrolment by the enrolment deadline date may result in offer holders losing their place of study at UEL or continuing students being withdrawn from studies.
- 6.5. Payment is only deemed completed when UEL has received the cleared funds in its bank account. Payment can be made by electronic transfer of funds into UEL's bank account, by banker's draft or by debit or credit card. UEL will not accept any payment by cash or personal cheque.

## **7. Funding options for students**

### **Undergraduate (Home/EU) - Student Loan Company (SLC) or Student Awards Agency for Scotland (SAAS)**

- 7.1. Most undergraduate Home/EU students are eligible to apply for a university fee loan from the Student Loans Company (SLC) to cover all or part of their university fees. Home student's resident in England as well as EU students should apply via Student Finance England. Home students not resident in England should apply via the Student Awards Agency for Scotland, Student Finance Wales or Student Finance Northern Ireland, as appropriate.
- 7.2. If you are classified as a Home/EU student for fees purposes, are undertaking a first degree programme, PGCE<sup>1</sup>/PCET<sup>2</sup> or MArch Architecture (ARB/RIBA part 2), you are entitled to apply to have your fees paid by the Student Loan Company (SLC) or Student Awards Agency for Scotland (SAAS).
- 7.3. In order to fully enrol you must be eligible and have applied for funding to the SLC/SAAS. If you have not already done so, you should immediately apply online at [www.gov.uk/student-finance](http://www.gov.uk/student-finance)
- 7.4. Please be aware that if you have had SLC/SAAS funding for a previous course, or are repeating studies, you may not be eligible for SLC/SAAS funding. If you have not received a final assessment from SLC/SAAS confirming your funding, you should check your eligibility with SLC/SAAS prior to enrolling. We may not enrol students without a final assessment confirming funding. If we consider that you are ineligible for that funding, you will be

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<sup>1</sup> PGCE – Postgraduate Certificate in Education

<sup>2</sup> PCET – Post Compulsory Education and Training

required to complete enrolment as a self-funding student and will be personally liable for the payment of fees.

- 7.5. If you do not have SLC/SAAS funding agreed for the current academic year and would like to discuss your eligibility for funding, please contact the Student Hub helpdesk, located at Docklands (East Building) and Stratford (University House) and ask to speak to a member of SMART (Student Money Advice & Rights Team) who can discuss eligibility or related queries with you. Alternatively, you can call +44 (0)20 8223 4444 or email [thehub@uel.ac.uk](mailto:thehub@uel.ac.uk)
- 7.6. If a student applies for a tuition fee loan to cover only part of the fees, the student is responsible for paying the balance to complete enrolment.
- 7.7. Payment is made by the SLC directly to UEL. Students will receive a Financial Notification letter from the SLC setting out their entitlements. Students must show the Financial Notification letter to complete enrolment.

Students not in receipt of their Financial Notification letter by the time of enrolment will have to enrol as self-funding student (please refer to Payment Options – SLC Funded section below).

- 7.8. Continuing students are responsible for re-applying annually to Student Finance England (or other relevant UK funding authority) for a university fee loan. Students will be required to provide evidence that the university fee loan is available at or before enrolment. Please refer to Payment Options – SLC Funded section below
- 7.9. Field trip fees or other supplementary fees may not be covered by a university fee loan, so students must pay these charges themselves before or at enrolment, where relevant.
- 7.10. **Important: Should the SLC / SAAS refuse to pay your tuition fees for any reason, at any time, you will be responsible for the outstanding fees. You will be liable for your tuition fees should SLC subsequently claw back funding from UEL following reassessment.**

### **Postgraduate Loan (PGL) - Student Finance England (SFE)**

- 7.11. You may be eligible for funding for postgraduate study from SFE.
- 7.12. If you are starting a master's degree on or after 1 August 2019, you could get a Postgraduate Master's Loan to help with course fees and living costs. Visit the [Student Finance England](#) website for further details.
- 7.13. This funding is not based on your or your family's income and it is paid directly to you. Applications are made directly through the [Student Finance England](#) website.
- 7.14. In order to fully enrol and set up a payment plan with UEL based around your PGL payment schedule you must have applied for funding to SFE and received a Post Graduate Loan Summary confirming the agreed loan amount, your course details and expected payment schedule. If you have not already done so, you should immediately apply online at [www.gov.uk/student-finance](http://www.gov.uk/student-finance).

- 7.15. If you do not have PGL funding agreed for the current academic year and would like to discuss your eligibility for funding, please contact the Student Hub helpdesk, located at Docklands (East Building) and Stratford (University House) and ask to speak to a member of SMART (Student Money Advice & Rights Team) who can discuss eligibility or related queries with you. Alternatively, you can call +44(0)20 8223 4444 or email [thehub@uel.ac.uk](mailto:thehub@uel.ac.uk)
- 7.16. **Important: Should your application for PGL funding be unsuccessful, for any reason, you will be responsible for the outstanding fees. You will be liable for your tuition fees should SLC subsequently claw back funding from UEL following reassessment.**

### Sponsored Students (Home/EU)

- 7.17. Students whose fees are paid in full or in part by a UK government agency, a foreign government, employer or official body such as an international scholarship organisation are sponsored students and must provide a letter from their sponsor when they enrol.
- 7.18. If the course is longer than one year, a new letter must be provided each year when the student re-enrols. The letter should confirm the address to which the invoice should be sent, a contact name and the amount of the sponsorship. Until the letter is provided, a student is deemed to be self-funding. Sponsor fees are due within 30 days of invoicing.
- 7.19. If your fee sponsor has agreed to pay all your tuition fees and they pay the balance in full before the early payment deadline date, then they will qualify for a reduction in the fee payable. Please note that invoices for fees minus the early payment discount can only be issued upon completion of payment and enrolment.
- 7.20. You should return a completed company sponsor details form (to be found when completing enrolment online) showing that your fee sponsor will pay the whole fee or a specified part of that fee.
- 7.21. Your fee sponsor will be invoiced for the proportion of the fee agreed on the company sponsor details form. The invoice must be paid in full within 30 days. If your fee sponsor is unable to adhere to our 30 days terms please contact the Income & Credit Control Team before completing enrolment. Contact details are available at [www.uel.ac.uk/discover/professional-services/finance](http://www.uel.ac.uk/discover/professional-services/finance)
- 7.22. In the case of postgraduate research students, the sponsorship letter should include any additional fees which have been agreed with the student's academic school.
- 7.23. Where the sponsor is paying only part of the fees, the student must pay the balance due before or at enrolment, according to the same arrangements that apply to self-funding students.
- 7.24. Students remain personally responsible for payment of tuition fees and other charges, even if there is an arrangement for UEL to receive payment on the student's behalf from a sponsor or any other third party.
- 7.25. Students whose fees are paid by a parent, relative or family friend are self-funding for the payment of fees.

- 7.26. We reserve the right to refuse a company or organisation as a fee sponsor. Where a sponsor is refused, you will be considered as self-financing for the payment of fees.
- 7.27. **Important: Should your Fee Sponsor refuse to pay your tuition fees for any reason, at any time, you will be responsible for the outstanding tuition fees.**

### **Scholarship Awarding Body (Home/EU)**

- 7.28. Please note that you will not be able to complete your enrolment online if you are due to receive a scholarship from an awarding body, for instance social work scholarships. You will need to provide your proof of scholarship to the Income & Credit Control Team. Where the scholarship is paying only part of the fees, the student must pay the balance due before or at enrolment, according to the same arrangements that apply to self-funding students.
- 7.29. **Important: Should your Fee Sponsor refuse to pay your tuition fees for any reason, at any time, you will be responsible for the outstanding tuition fees.**

### **Norwegian/Swedish Student Loans**

- 7.30. To complete your enrolment, you will be asked to upload proof of your student loan and details of the loan payment dates to the Income and Credit Control Team. Once received you will be contacted to arrange a suitable instalment agreement.

### **American Federal Student Aid**

- 7.31. Federal student loans are paid directly by the US government to UEL in two instalments (in October and January). We deduct tuition fees and pay the remainder to the student. Students must sign a payment plan to confirm that their fees will be paid in two equal instalments out of the loan disbursement. In order to set up the payment plan, students must provide a copy of their award letter to confirm the value of the loan and the instalment dates.
- 7.32. You will be able to complete your enrolment online if you are in receipt of Federal Student Aid which covers the full amount of your tuition fees.
- 7.33. You will not be able to complete your enrolment online if the amount of the US student loan does not cover the full amount of your tuition fees due. You will be required to contact Income and Credit Control team and enter a payment plan to pay the remaining balance. Contact details can be found at <https://www.uel.ac.uk/about/about-uel/professional-services/finance>

## **8. Students not otherwise covered**

### **Pre-sessional and short courses**

- 8.1. All students on pre-sessional and short courses are required to pay their tuition fees and any other university charges in full prior to the start of the course.

- 8.2. They will only be entitled to refund if they withdraw before the course commences. If they withdraw after the start of the course, they will not be entitled to any refund.

### **Associate and Study Abroad students**

- 8.3. Associate students who enrol at UEL must pay their tuition fees in full by enrolment.
- 8.4. A UEL student who studies abroad at another education institution for one term only and studies at/with UEL for the remaining term in the same year of study is charged the full annual tuition fee for their respective course.
- 8.5. A UEL student who studies abroad at another education institution for a full year is charged a flat fee, though this fee may differ between students with Home/EU and Overseas fee statuses.

### **Students on placement**

- 8.6. Students who undertake a placement for a full year and undertake no other studies on their course in that year are charged a flat fee. Placement fees are non-refundable.
- 8.7. Where a placement forms part of a module(s) taken alongside other modules within the same year of study, the standard rules regarding tuition fee charges as outlined in section 5 of this policy will apply.
- 8.8. Placements must be approved in advance by UEL. Students undertaking placements without the approval of UEL will be considered to be intermitting and/or may be withdrawn from studies.

### **Students on apprenticeship courses**

- 8.9. If you are a student studying as an apprentice, the cost of your apprenticeship is usually covered by the Skills Funding Agency and your employer. While you remain employed as an apprentice you will not be responsible for any fees and charges relating to the tuition or assessment of your course. You accept responsibility for payment of accommodation or any other charges that you may incur whilst at the University.
- 8.10. Should your employment status change or any amendments be made to your existing contract of employment, your funding eligibility will be impacted. You may, however, be able to transfer to another course at UEL as a self-funding student, where suitable courses exist and where approved by UEL.
- 8.11. It is the students' responsibility to inform the University immediately of any changes in employment status or of any amendments to their contract of employment.

### **Students on non-apprenticeship (fee-paying) Nursing courses**

- 8.12. Tuition fees for students on non-apprenticeship (fee-paying) Nursing courses are charged and adjusted in accordance with professional, statutory and regulatory body requirements.

### **Transfers into UEL**

- 8.13. Undergraduate or taught postgraduate students who transfer from another UK university into the second or subsequent year of a programme at UEL will be charged the fees in accordance to policies applicable to our students.

### Condensed Course

- 8.14. You will be liable for a percentage of fees for your programme / module as set out under full-time undergraduate pending further advice.

## 9. Fee reductions

- 9.1. All fee reductions are awarded subject to terms and conditions.
- 9.2. Students may become ineligible for a fee reduction should they withdraw or intermit from studies, or be excluded or suspended, as determined by the terms and conditions of their awarded reduction. A fee reduction may be reversed, and a student's fee recalculated based on the full tuition fee amount without the reduction.
- 9.3. Where eligibility for a fee reduction is not affected by withdrawal, intermission, exclusion or suspension, a student's fee reduction will be adjusted in proportion with any adjustments made to their fees.
- 9.4. A fee reduction cannot exceed the total amount of fees charged. In the unlikely event that a fee reduction is greater than the total amount of fees charged, the fee reduction will be decreased to an amount equal to the total fees charged.

### Early payment discount (EPD)

- 9.5. The 5% early payment discount applies to students who pay the overseas rate of fees on undergraduate and postgraduate programmes and Home/EU students on undergraduate and postgraduate programmes and who pay their own fees.
- 9.6. Where a student has been awarded a fee reduction, such as a scholarship or a bursary, towards to the cost of their tuition fees, the 5% early payment discount will be applied to the balance due only after the fee reduction has been applied.  
*See section 9.16 for information on multiple awards/entitlements.*
- 9.7. To take advantage of the early payment discount, students will have to settle their payment in full **14 days before the start date**.  
*Specific dates will be published in the relevant annual Schedule*
- 9.8. Short courses (for example pre-sessional, pre-entry and summer schools) are not eligible for an early payment discount.

### UEL staff bursary

- 9.9. Staff members employed by UEL may be eligible for a UEL staff bursary. This bursary provides a reduction in tuition fees on a course of study provided by UEL.

- 9.10. A staff member's Head of School, Director of Service or other nominated budget holder must provide written approval for a Bursary to be awarded to the staff member.
- 9.11. Heads of School, Directors of Service and other nominated budget holders retain the right to refuse an application or request for a UEL staff bursary.
- 9.12. UEL staff may apply for the staff bursary during the online enrolment process, though are encouraged to seek the approval of their Head of School, Director of Service or other nominated budget holder before applying to study at UEL.
- 9.13. UEL staff bursaries are awarded on an annual basis and are valid for one year only. Staff in receipt of the UEL staff bursary must reapply for the bursary each year of the course in which they are required to enrol.
- 9.14. Persons not employed by UEL or employed by a contractor of UEL are not eligible to receive the UEL staff bursary.
- 9.15. **Important: Should your budget holder / Dean of School / Director of Service refuse to authorise a UEL staff bursary for any reason, at any time, a student will be liable for the payment of any fees.**

### Multiple awards/entitlements

- 9.16. Applications may be made for multiple fee reductions, including scholarships and bursaries, however students may only be awarded one fee reduction per year.
- 9.17. Where students may be awarded or entitled to more than one fee reduction per year, the award/entitlement that provides the highest reduction in fees will be applied to a student's account, and all other fee reductions will be disregarded (excluding the early payment discount which may still be applied).

## 10. Fee deposits

- 10.1. Students assessed as overseas and Tier 4 for fees purposes must pay the university a fee deposit, where required, before a Confirmation of Acceptance for Studies (CAS) is issued.
- 10.2. Deposits are credited to the total fee charged and instalments (where applicable) are calculated on the remaining fee balance.
- 10.3. Deposits are usually non-refundable and non-transferable. Deposits may be refunded under the following exceptional circumstances:
  - If a student has applied for immigration permission in order to study at UEL but this is refused, and the student is unable to travel to or remain in the UK in order to start their studies at UEL. The immigration refusal notice must be provided by the student;
  - If a student is initially refused entry clearance (immigration permission) to travel to the UK and successfully appeals, but the appeal comes through too late to start their programme at UEL on time. Documentary evidence must be provided by the student;
  - If UEL does not provide the course as advertised;

- If a student was required to pay the deposit in order to accept a conditional offer and the place is not confirmed because the student fails to meet the conditions of the offer;
  - If a student is not able to apply for a visa because UEL is unable to issue a CAS.
- 10.4. Deposits will not be refunded if a student is found to have provided false information to UEL or if the application for immigration permission is denied because the student previously breached immigration conditions, committed some other criminal offence or used deception.

## 11. Other fees

- 11.1. Certain courses include supplementary fees, including fees for compulsory field trips or residential stays, the cost of which is invoiced separately from tuition fees. Some postgraduate research programmes may charge additional bench fees primarily for lab-based programmes of up to £6,000. The cost of fees can be found on the University's webpages.
- 11.2. These extra course costs are not covered by loans from the Student Loans Company or fee grants through NHS bursaries for Home/EU undergraduate students, so students must pay these costs themselves.

## 12. Payment options

### Payment options - Self-Funding

- 12.1. You can pay your fees in full or by instalments unless an alternative arrangement is stated in your offer letter.
- 12.2. If you decide to pay your fees in full, you may be entitled to the early payment discount, as outlined in section 9.5 of this policy.
- 12.3. If you decide to pay by instalments;

### **Home/EU and Returning International students:**

Can sign up to a **five** (consecutive) monthly instalment plan as part of the on-line enrolment process. There are no additional charges added for choosing this option. Payment will be made in **five** equal monthly instalments and you must pay **20%** of your tuition fees as the first instalment using a debit or credit card online. You must then set up a recurring card payment schedule. This option will only be available up to the enrolment deadline date. Please note that enrolment is not complete unless you have a valid recurring card payment schedule in place.

If payment is made by banker's draft and the draft is returned by the bank as unpaid, the student will be charged a £25 administrative fee.

UEL retains the right to impose a late penalty charge of £12 for any fees not paid by the due date.

## **New International students:**

Students that are required to pay **75% deposit and the 25%** balance must be settled by:

- 30<sup>th</sup> November 2020 (September enrolling students)
- 5<sup>th</sup> April 2021 (January 2021 enrolling students)

Students that are required to pay an alternative deposit can sign up to pay the remaining balance in a **four** (consecutive) monthly instalment plan as part of the on-line enrolment process. There are no additional charges added for choosing this option. This option will only be available up to the enrolment deadline date.

If payment is made by banker's draft and the draft is returned by the bank as unpaid, the student will be charged a £25 administrative fee.

UEL retains the right to impose a late penalty charge of £12 for any fees not paid by the due date.

## **Payment Options - SLC Funded**

### **Payment arrangements for new and returning Home/EU students**

- 12.4. Students who have applied for SLC funding will not be able to complete enrolment online until they have received the SLC funding confirmation. Students who are having difficulty applying for funding, have queries regarding their application or funding eligibility should contact [SMART](#) as soon as possible before the enrolment deadline
- 12.5. SMART will need to check whether you have applied for and been awarded a tuition fee loan. If funding is confirmed but has not been approved for your full tuition fee due, you may be asked to pay any difference in full. If funding has been applied for but your assessment is not finalised by enrolment, SMART will assess your eligibility for funding and if eligibility is confirmed you will enrol as funding approval awaited and be asked to sign up to an agreement to provide your funding confirmation.

Deadlines for funding confirmation to be received by:

- 30/11/20 (September 2020 enrolling students)
- TBC (November 2020 enrolling students)
- TBC (January 2021 enrolling students)
- TBC (March 2021 enrolling students)

If you do not receive funding confirmation by the above deadline dates your tuition fee will be charged to you and you will be required to set up a self-funding student payment agreement (refer to 12.3), to pay your fees in instalments until you have received your funding confirmation. Any overpayment made can be refunded (refer to 17.0)

- 12.6 If funding is shown as not applied for, refused or [SMART](#) cannot confirm your funding eligibility, you will be enrolled as self-funding and required to pay the fee as per self-funding students refer to 12.0)

- 12.7. Previous study

You can usually get student finance funding for your first full degree. If you have studied a Higher Education (HE) course before and had funding for this course, you may not get funding for a second course. As a general rule tuition fee loans are available for the full

length of the course plus one extra year if needed. This extra year can cover any false starts or course/university transfers. The number of years that students are eligible for funding is calculated as follows:

### **Length of current course plus one additional year minus number of years of previous full time HE studies**

*Please note your funding may be affected if you are thinking of withdrawing, interrupting or changing course.*

## **13. How to pay your tuition fees**

- 13.1. All payments must be in British Pound Sterling (GBP, £). We are not responsible for any fluctuation in exchange rates and/or any bank charges.
- 13.2. You should not ask your fee sponsor, other third party or a family member to transfer maintenance or other funds to us if they are not for payment of Tuition Fees or other charges payable to us. We are unable to refund these funds to you and will return them to the original payee.

### **Debit or credit card online payment facility**

- 13.3. If you are a currently enrolled student, you can view your statement and pay your Tuition Fees by card or PayPal through UEL Direct at [www.uel.ac.uk/ueldirect](http://www.uel.ac.uk/ueldirect) You will need your student number and password to log in UEL Direct.
- 13.4. If you are making a payment on behalf of a student, you can make payments against their tuition fees account at <https://epay.uel.ac.uk/open/default.asp>. You must have their student ID number and date of birth to log in.

### **Directly into the University's bank account (by internet, telephone banking or from any bank counter)**

- 13.5. Please quote the following:
  - Bank name: Barclays Bank
  - Account name: University of East London
  - Sort code: 20-73-05
  - Account number: 40739529
  - IBAN number: GB30 BARC 20730540739529
  - SWIFT / BIC CODE: BARCGB22
  - Reference number: your 7digit student number and your name (e.g. 1799999 student name)
- 13.6. You should ensure that you obtain a receipt which confirms the transfer as we may need to refer to this.

- 13.7. Please note that bank charges may be deducted from your payment by the banks before it is credited to our account. This may result in an underpayment being received and you will be required to pay any such difference to us.

#### Banker's draft

- 13.8. All banker's drafts must:
- be made payable to the "University of East London"
  - be in British Pound Sterling (GBP, £) and drawn against a London bank
  - have your 7digit student number and name written on the back
  - be posted to UEL

## 14. Failure to pay your tuition fees

- 14.1. All students are required to abide by the Tuition Fee Policy and to pay their tuition fees by the enrolment deadline if paying in full, or by the instalment due dates if an instalment plan has been set up. Students who consider themselves at risk of being unable to pay, or who become debtors, must discuss their situation with the Income and Credit Control team at the earliest opportunity.
- 14.2. Students who are having financial difficulties may wish to contact the Student Money Advice and Rights Team (SMART) to discuss, in confidence, possible funding options. For contact details visit [www.uel.ac.uk/smart](http://www.uel.ac.uk/smart)
- 14.3. If you fail to pay in accordance with the Tuition Fee Policy and/or you become a debtor:
- You will be suspended and denied access to online material
  - You may not be allowed to enrol in further academic sessions until any outstanding tuition fees are paid in full
  - You may be excluded from the University
  - You will not be allowed to attend any graduation ceremonies
  - We will withhold any results, certificates of award or transcripts for which you may be eligible until all outstanding tuition fees and where relevant, any accrued recovery costs, have been paid in full
  - We will use external agencies to recover debts
  - We will charge you £12.00 if your instalment payment is not received by the agreed due date or your payment is returned or recalled by your bank.
  - If you default on an instalment, we reserve the right to terminate an instalment / payment plan upon which the full account balance will become due.
  - If you withdraw or adjust your course, we reserve the right to terminate an instalment / payment plan
- 14.4. Please note that we reserve the right to refuse payment proposals that we do not think are appropriate and, in such circumstances, you will not be entitled to attend any classes or use any of the university's facilities.

## 15. Changes in study

### Deferral

- 15.1. Only new students can defer their place. Requests for deferral must be made in advance and within 2 weeks of the start of term.
- 15.2. If you are a Home/EU student and have not commenced your studies and wish to defer your place, you should contact the Applicant Enquiries Team via email at [study@uel.ac.uk](mailto:study@uel.ac.uk)
- 15.3. If you are a postgraduate research student and have not commenced your studies and wish to defer your place, you should contact the Graduate School. For contact details visit [www.uel.ac.uk/gradschool](http://www.uel.ac.uk/gradschool)
- 15.4. You will normally only be permitted to defer your course once and for a period of no longer than one year. You may be required to reapply if you defer for more than one year. Please refer to the policy documents on the University's website for further information.
- 15.5. The deposit and tuition fees paid for students will be forfeited:
  - If the deferral was requested after the 2-week grace period
  - if the student has used the CAS granted by UEL to enter the UK or remain in the UK.
- 15.6. If a student is granted permission to defer before travelling to the UK and the CAS is cancelled by UEL, any deposit or tuition fees paid in advance, will be credited against fees charged when the student enrolls in the following academic year.
- 15.7. It is important that you fully understand the implications of deferring your studies – it may adversely affect future funding, the total cost and length of your studies and/or have a negative impact on your continued study at UEL. For further advice in regards to financial implications following withdrawal or an intermission, please contact SMART on 0208 223 4444 or by emailing [thehub@uel.ac.uk](mailto:thehub@uel.ac.uk).

### **Withdrawal and intermission**

- 15.8. Students who wish to withdraw or intermit from their studies should submit a written request by email to the Student Hub at [thehub@uel.ac.uk](mailto:thehub@uel.ac.uk) .You must do this as soon as you have made your decision so that you limit the amount of tuition fee liability you are required to pay.
- 15.9. A period of non-engagement may also lead to forced withdrawal by the University. Please review the Attendance and Engagement Policy as your financial status might be affected by non-compliance with this policy.
- 15.10. If you decide to withdraw from your programme of study, you will lose your access rights to all our buildings and facilities. You will have to return your UEL access card and any learning materials.
- 15.11. Undergraduate and taught postgraduate students who intermit will be charged fees at the rate for the academic year when they resume their studies. For example, a student who intermits from their studies in 2019/0 and returns to studies in 2020/1 will pay fees at the rate for the 2020/1 academic year.

- 15.12. Students who withdraw from a course must reapply to UEL and will be classed as new students for fees purposes.

### **Exclusion**

- 15.13. You may be excluded from your course as a result of academic misconduct (under part 8 of UEL's Manual of General Regulations), student disciplinary (under part 12 of UEL's Manual of General Regulations) or due to outstanding tuition fee debt owed to UEL. For further information visit [www.uel.ac.uk/student-life/discover/governance/policies-regulations-corporate-documents/student-policies](http://www.uel.ac.uk/student-life/discover/governance/policies-regulations-corporate-documents/student-policies)

## **16. Student fee liability due with changes in study**

- 16.1. All students become liable to pay their full tuition fees as set out in the tables in Schedule 1.
- 16.2. Students are entitled to a 14-day cooling off period, during which students may choose to withdraw from UEL without incurring any fees. This cooling off period commences when the student enrolls and lasts for 14 days from the date of enrolment.
- 16.3. Students' liability is calculated based on how long they remain registered at the University in each academic year. The liability periods are used to calculate any payments due or to be refunded should a student withdraw, intermit or be suspended or excluded from studies.
- 16.4. For students not in receipt of tuition fee loans from Student Finance or those choosing to pay their fees themselves, the payment plans offered by the University are not linked to the liability periods and allow students to spread their fee payments.
- 16.5. Students paying by instalments who subsequently withdraw will be refunded any overpayment in accordance with the fee liability periods.

### **Undergraduate students and MArch Architecture (ARB/RIBA part 2), Integrated Masters and PGCE students**

- 16.6. All undergraduate students (and including students on MArch Architecture (ARB/RIBA part 2), Integrated Masters and PGCE courses, but excluding students on non-apprenticeship, fee-paying Nursing courses) will be liable for the following amounts of tuition fees in the event of withdrawal, interruption, suspension or exclusion.
- 16.7. Student Loans Company (SLC) or Student Awards Agency for Scotland (SAAS) will be advised of any withdrawal, interruption, suspension or exclusion from studies where students are in receipt of a tuition fee loan. Tuition fees will be adjusted in accordance with the regulations of the relevant financial provider or sponsor.

### **Full-time and part-time undergraduate students**

- 16.8. Undergraduate students will be liable for a percentage of the annual tuition fees for a course where they attend or engage with studies on or after the 'Point of liability' dates set out in Schedule 1. Teaching week and term dates are specified in UEL's academic calendar at [www.uel.ac.uk/student-life/key-dates](http://www.uel.ac.uk/student-life/key-dates)

## PGCE students

- 16.9. Fee calculations for students on PGCE courses are based on the start date of a course, and students are charged no more than 100% of one annual tuition fee for the duration of the course, irrespective of intermission.

## Postgraduate students (excluding MArch Architecture (ARB/RIBA part 2), Integrated Masters and PGCE students)

- 16.10. All postgraduate students (excluding students on MArch Architecture (ARB/RIBA part 2), Integrated Masters and PGCE courses) will be liable for the following amounts of tuition fees in the event of withdrawal, interruption, suspension or exclusion.

### Full-time postgraduate students

- 16.11. Full-time postgraduate students will be liable for a percentage of the annual tuition fees for a course where they attend or engage with studies on or after the 'Point of liability' dates set out in schedule 1. Teaching week and term dates are specified in UEL's academic calendar at [www.uel.ac.uk/student-life/key-dates](http://www.uel.ac.uk/student-life/key-dates)
- 16.12. Full-time postgraduate taught students who, after attending or engaging on or after the second fee liability point, are charged 100% of the annual tuition fee will not be entitled to any refund or reduction in tuition fee should they intermit or withdraw from studies prior to undertaking or completing their final dissertation or thesis module.
- 16.12.1. Exceptionally, full-time postgraduate taught students who return to studies to undertake their dissertation or thesis module (on the first attempt) within one year following their intermission or withdrawal will not be charged an additional tuition fee for the respective dissertation or thesis module. This does not apply to students retaking a module where the module was not passed at first assessment or reassessment, under which circumstances standard tuition fee charges will apply.
- 16.12.2. Any full-time postgraduate taught students returning to studies later than this one-year period following intermission or withdrawal will be charged tuition fees for all modules registered, including dissertation or thesis modules, at the rate for the academic year in which studies are resumed.
- 16.13. Should a full-time postgraduate student intermit from studies and be charged for modules not undertaken, their tuition fees will be adjusted to reflect the actual number of module credits undertaken in the year the intermission took place.

### Part-time postgraduate students

- 16.14. Part-time postgraduate students will be liable for the full cost of all modules attended or engaged with on or after the 'Point of liability' dates set out in schedule 1. Teaching week and term dates are specified in UEL's academic calendar at [www.uel.ac.uk/student-life/key-dates](http://www.uel.ac.uk/student-life/key-dates)

## 17. Fee refunds

- 17.1. UEL is committed to the fair and transparent application of fees and charges, including the processing of refunds as follows. You are entitled to request for a [refund](#) for the following reasons:
- overpayment of your tuition fees,
  - withdrawal from the programme,
  - being funded by SLC or a sponsor
  - visa rejection
- 17.2. Your entitlement to a refund will depend on a number of factors:
- The date which the change in your study commenced,
  - Whether you have any outstanding debts with UEL - the amount owed will be deducted from the refund,
  - The date when your payment was received does not exceed 6 years,
  - If you have a Tier 4 visa your refund will only be processed once you have confirmed you have returned to your country of origin and provided proof of your return within six months (from the start of the term if you have not enrolled, or from the last date of Engagement as confirmed by your School), failing which, you will forfeit all monies paid to us and these will not be refunded irrespective of whether an application is made.
- 17.3. If you are entitled to a refund, the refund will be:
- Processed within 14 working days of receipt of a correctly completed form (subject to authorisation by UEL),
  - Made to the original payer,
  - Made to the country from which the payment originated,
  - Paid back to the original debit/credit card used to make the original payment (except when the original payment was made via PayPal),
  - Paid to the original payer's bank details provided when the original payment was made via PayPal (*please note that we will not be responsible for any exchange rate differences or service charges that may arise*),
  - Made in Pounds Sterling and UEL is not responsible for any fluctuation in exchange rates and bank charges, and,
  - Refunds cannot be made by cheque or in cash.
- 17.4. Refund requests which are based on extenuating circumstances must be accompanied by documentary evidence, such as a medical or death certificate, or a refusal notice issued by the UK immigration authorities. If the request is due to a transfer, a letter confirming acceptance to another UK university must be submitted.
- 17.5. In accordance with UK anti-money laundering laws, payments made by anyone other than the student cannot be refunded to the student, but must be returned to the original payer, except in the case of payments made by cash or banker's draft, in which case the refund will be made by bank transfer. If payment was split between more than one payer, any refund will be made in the same proportion as the original split. In the case of a student transferring to another UK university, the refund may be paid directly to the new institution.

## 18. Third party disclosures and sharing information

- 18.1. Information on a student's debt may be released or exchanged between different offices of the University in the legitimate course of student debt collection activities. An example of this would be informing a student's academic School of the outstanding debt to the University.
- 18.2. If the student falls into arrears of payment to the University, the University may disclose adequate, relevant and sufficient personal data to a third party to enable the debt to the University to be pursued and recovered.
- 18.3. The University has an obligation to monitor and report on SLC funded undergraduate students three times a year at the start of each term. The report will confirm if the students are studying at the University and therefore eligible to continue to receive the loan.

## 19. Complaints

- 19.1. If you are not satisfied with a decision taken regarding the fees you have been charged, the arrangements for payment, refunds or any sanctions imposed for non-payment, you may submit a complaint following the Complaints Procedures available at [www.uel.ac.uk/discover/governance/policies-regulations-corporate-documents/student-policies/student-complaint-procedure](http://www.uel.ac.uk/discover/governance/policies-regulations-corporate-documents/student-policies/student-complaint-procedure)

## 20. Useful contacts

- 20.1. **Please contact the The Hub if you require advice, support and information:**

The Hub  
Docklands and Stratford Campus  
London  
Telephone: +44(0)20 8223 4444  
Email: [thehub@uel.ac.uk](mailto:thehub@uel.ac.uk)  
Monday to Friday, 8.00 am to 7.30am during term time

- 20.2. **For queries regarding fee payment, payment deadlines and instalment agreements, please contact:**

Income and Credit Control Office  
Finance Department  
Telephone: +44(0)20 8223 7333  
Email: [creditcontrol@uel.ac.uk](mailto:creditcontrol@uel.ac.uk)  
Monday to Friday, 9.00 am to 5.00 pm

## 21. Definitions

<b>Associate students</b>	Students who study at UEL for a period of time, usually for one term, but whose home or base institution and awarding body is not UEL.
<b>Bursary</b>	A sum of money awarded to a student to enable them to study based on financial criteria or progress. A bursary does not have to be repaid.
<b>Cleared Funds</b>	Money that has been transferred from your bank account and now appears in UEL's bank account (this process can take a number of weeks).
<b>Confirmation of Acceptance for Studies (CAS)</b>	Confirmation of Acceptance for Studies (CAS) issued to international applicants and current international students who have fulfilled the necessary requirements for a Tier 4 student visa. CAS reference number is required for student visa purposes.
<b>Credit load</b>	The total number of credits that a student is expected to be registered for or actually registered for over the course of an academic year or session. Credit loads are derived from the number and credit-worth of modules.
<b>Deadline Date</b>	The last date by which something must be done.
<b>Deferral</b>	Postponing your place until the next intake point.
<b>Distance Learning Programme</b>	Study that requires no attendance at the UEL campuses. Students will study from a location of their choice and liaise with tutors and peers online.
<b>Early Payment Discount</b>	A discount applied when the tuition fee is paid in full by the deadline date and applicable if students are self-financing, paying all or part of their tuition fees, or, a fee sponsor is paying all or part of a student's tuition fees.
<b>Engagement</b>	Engagement activities would include attendance in classes, use of online learning materials, submission or partaking of assessments and use of an access card to gain access to University buildings and facilities.
<b>Enrolment</b>	Enrolment is the process whereby persons register with UEL, and provide relevant personal information and payment, to become an officially recognised student of the University.
<b>EU Student (European)</b>	Typically, a person who has the right to live in the EU without restriction and is in the UK specifically to study. Eligible to apply for a Tuition Fee Loan (if full-time) or Fee Grant (if part-time).
<b>Fee Sponsor</b>	An organisation or company that that has agreed to pay your tuition fees (or part of them).
<b>Fee Status</b>	Can be either Home/EU or Overseas and refers to the level of fee a student pays for their course.
<b>Home Office</b>	The government department dealing with visa and immigration matters.
<b>Instalment plan</b>	The agreed facility to pay fees in five instalments arranged at enrolment.
<b>Intermission</b>	Taking an agreed period of time out of study.
<b>International Offer Letter</b>	The letter issued to International students advising them of the conditions of an offer of a place.
<b>Scholarship</b>	An award of funding based on a student's prior academic achievements and/or potential. It is paid as a deduction of tuition fees and does not have to be repaid.
<b>Self-funding</b>	A self-financing student is a student who pays their own tuition fees and their tuition fees are not being paid by a sponsor or funding body.

<b>Student Awards Agency for Scotland (SAAS)</b>	An agency of the Scottish government giving financial support to eligible students doing a course of higher education in the UK.
<b>Student Loans Company (SLC)</b>	A not for profit company in the UK that provides financial support to students in universities and colleges in the UK.
<b>Student Finance</b>	For the purpose of this document Student Finance England, Wales or Northern Ireland will be referred to as the Student Loans Company (SLC).
<b>UEL Direct</b>	The platform on which UEL students can access their online student accounts.
<b>UK Student (Home)</b>	Typically, a British citizen or a person who has the right to live in the UK without restriction and has been living here for 3 years prior to starting the course. Eligible to apply for full SFE funding.

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