



**UNIVERSITY
ACADEMY 92**
MANCHESTER

**STUDENT TUITION FEE POLICY
AND
DEBT PROCEDURES**

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1. Purpose

- 1.1 At UA92 we encourage all our students to develop their financial literacy and will support their development in financial literacy through our Target Talent Curriculum.
- 1.2 This policy and procedures sets out our guidance on the payment of tuition fees and how we will work with our students on any debt management which may arise from their study at UA92.
- 1.3 The aim of this policy and procedure is to minimise levels of student debt and to protect our students from the adverse consequences of unmanaged personal debt.
- 1.4 This may require some uncomfortable conversations, but our students' financial literacy is a key part of their time at UA92 and we expect to engage in this challenge with them so we can support our students' success.

2. Scope

- 2.1 This procedure applies to all current and former students of UA92 and is also a guide for UA92 staff to follow.
- 2.2 The Finance & Operations team are responsible for overseeing the collection and processing of tuition fees and other study-related expenses and for liaising with students, with support from other staff where appropriate, to ensure fees are paid fully and on time.
- 2.3 The Student Affairs team will be responsible for providing information, advice and guidance on student funding, bursaries, hardship fund, short term loans and money matters.

3. Policy statements

- 3.1 **Equality Analysis:** Data connected to tuition fee and debt management will be evaluated as it becomes available in order to ensure no particular group with a protected characteristic is adversely impacted by unforeseen challenges arising from or associated with our procedures. UA92 aims to ensure that no particular group with a protected characteristic is affected by difficulties associated with our approach to fee and debt management so that these impacts might be mitigated if reasonably practicable.

3.2 Definitions

- 3.2.1 **Tuition Fees:** an annual amount payable to UA92, unless otherwise stated, in respect of education services provided.

- 3.2.2 Sponsor: an organisation that may provide funds for, or contribute towards, tuition fees and or living costs of students or apprentices. Sponsors have no liability for fee payment unless they have a contractual agreement with UA92. Parents, other family members or family businesses are not deemed to be sponsors and students will be viewed by UA92 to be self-funded in these situations.
- 3.2.3 Charges: amounts due to UA92 as a result of (but not limited to) fines imposed by library for late return or lost books, short-term loan repayments, extra-curricular activities, optional trips or charges for damages to UA92 property.

3.3 Tuition Fees and Fee Setting

- 3.3.1 UA92 charges tuition fees for all its courses and publishes its tuition fees on its website.
- 3.3.2 UA92 will review tuition fees each year. For UK and EU students, if Parliament permits an increase in tuition fees, UA92, along with other HEIs in England, may increase fees for each subsequent year of study in line with any such changes.
- 3.3.3 For international students, UA92 will fix the tuition fee for the duration of their course when studied continuously.
- 3.3.4 UA92 operates a “no hidden costs” approach and all compulsory course costs are included within its published tuition fees.
- 3.3.5 Tuition fees do not include costs of accommodation, costs for extensions to the designated period of study, costs for optional trips and activities, costs related to optional work placements, general living costs, travel costs, personal textbooks and study materials and any other miscellaneous expenses that may be incurred during your period of study.
- 3.3.6 Exceptions
- i. Part-time students, including students registering to repeat a period of study, with attendance, will be liable to pay tuition fees based on the number of subject modules undertaken. Payment in full is required in advance of each study block.
 - ii. Students repeating all or part of an academic year are usually expected to pay such fees personally, as sponsors (particularly UK funding bodies) do not generally give financial support for repeat study.
 - iii. For more advice on this, contact Student Affairs
<https://www.ua92.ac.uk/study-with-us/fees-and-finance>

3.4 Payment of fees

- 3.4.1 Every student of UA92 becomes liable for payment of tuition fees upon registration. Students are responsible for making arrangements with UA92 for

the payment of their tuition fees, including any deposit, if required, in a timely manner.

- 3.4.2 UA92 reserves the right to withdraw its offer of a place at UA92 if a student or apprentice fails to pay a deposit as requested.
- 3.4.3 All payments to and from UA92 with regards to fees, fines, and other charges must be made in £ sterling. Any currency conversion costs or other charges incurred in making a payment or administering a refund will be met by the student or the third party making or receiving the payment and is not deductible from the amounts due to UA92.
- 3.4.4 The preferred method of payment is on-line via the secure card payment system utilised by UA92. Payment in cash is not possible.
- 3.4.5 Tuition fees can be paid in full or by instalments, according to student status and the dates outlined in Appendix A.
- 3.4.6 International students must pay a minimum of 50% of their first-year Undergraduate course fee in order to be issued with their CAS (Confirmation of Acceptance of Studies), which they will need in order to secure their Tier 4 visa.
- 3.4.7 International students should also note that UA92 reserves the right to keep any deposits paid in the instance where the Home Office subsequently refuses a study visa due to an application being rejected due to fraud.
- 3.4.8 Students are liable for payment of their fees, including where sponsorship agreements have been approved. The fee will be under the fee scheme in force at their initial enrolment on the course. This assurance will remain in place for the length of the course where a student progresses normally. If a student withdraws and then returns to UA92, whichever fee scheme is in place upon re-admittance will be applied.
- 3.4.9 Tuition fee instalments: UA92 standard instalments for the payment of tuition fees are as follows:

Category of student	Start date	Instalment 1	Instalment 2	Instalment 3
Home/EU students registered with Student Loans Company (SLC funded)	September November January	25% October November February	25% February February May	50% May May October

Home/EU students – self funded and sponsored students	September November January	50% - By registration September November January	50% December February May	Not applicable
International students	September November January	50% - before CAS issued September November January	50% December February May	Not applicable
Part-time students	Pay for each block in advance of the block starting.			

3.4.10 Where, in exceptional circumstances, a student is unable to align payment with UA92's standard payment instalments, UA92 will consider an alternative payment instalment plan.

3.5 Sponsored Students

3.5.1 Invoices can only be issued to a sponsor if a sponsorship form has been submitted at registration. Prior to registration, the form must be completed by the student and the sponsor, and an official sponsor stamp is required on the form, after a signature from an authorised company/body providing the sponsorship.

3.5.2 If endorsement of sponsorship is not submitted using the required sponsorship form by the end of enrolment week, students will be obliged without delay to make appropriate fee payment arrangements on receipt of tuition fee invoice. Any overpayments will be refunded to the original payee if proof of satisfactory sponsorship is later received.

3.5.3 If a student receives partial funding, the balance of the fee will be invoiced simultaneously and payment is due from both parties by the invoice due date. Invoices must be paid within 30 days.

3.6 Changes of Circumstances

3.6.1 UA92 recognises that there may be times when students need to take time out from their studies or withdraw. Before withdrawing permanently, students are expected to and actively encouraged to discuss their situation with the Student Well-Being Officer or a member of the Student Affairs team.

- 3.6.2 Tuition fees are not normally refunded to, or in respect of, a student who withdraws or is excluded during the academic year. Tuition fee liability is detailed in appendix 1.
- 3.6.3 Students changing their attendance from part-time to full-time, and vice versa, will be subject to a fee review and will be invoiced accordingly.
- 3.6.4 UA92 is required to update any changes to students' circumstances to external agencies, including UKVI for Tier 4 visas, and the Student Loans Company for Home/EU students with loans. These agencies have regulations, which may restrict changes students can make. This may include changes to:
- i. Course;
 - ii. Mode of attendance (Full or Part Time);
 - iii. Length of study – e.g. if repeating a study block or a whole academic year;
 - iv. Withdrawals, terminations or exclusions.

3.7 Support available

- 3.7.1 The Student Affairs Team can help with budgeting and financial advice to assist students and apprentices with managing their money whilst studying with us. Students will receive all reasonable support to assist them in addressing these issues.
- 3.7.2 As part of our Target Talent Curriculum, students and apprentices will learn about financial literacy. UA92 also provides all students and apprentices with access to Blackbullion <https://www.blackbullion.com/>, a financial learning platform.
- 3.7.3 Further information on financial help and student loans can be found at: www.gov.uk/student-finance

3.8 Debt Management Procedure

- 3.8.1 In order to underpin the founding principles of financial literacy, self-analysis and good communication, it is expected that UA92 students engage with debt management proactively.
- 3.8.2 The Finance and Operations team will make every effort to resolve debt issues before pursuing the sanctions route.

3.9 Late Payment of Fees

- 3.9.1 Where a student is in financial difficulty, they must contact the Student Affairs team as soon as possible to discuss their situation and preferably before an instalment is outstanding.

- 3.9.2 Students who do not make contact will be emailed at their UA92 address 7 days after the instalment date with information on the amount outstanding and how to access support. Contact will continue monthly in writing and by phone to engage the student in dialogue.
- 3.9.3 Students will be offered an appointment with the Student Well-Being Officer in instances where there is evidence of genuine financial hardship causing difficulty in making payments. In all cases, students will be advised they are not permitted to progress onto the following year of their course if they have outstanding debts.
- 3.9.4 Students will need to provide evidence that they can meet the required payment arrangement, or that their circumstances will change and enable full payment.
- 3.9.5 UA92 may ask for proof of financial difficulty by requesting bank statements where students are applying for the hardship fund, or extensions to payment deadlines negotiated with the Finance and Operations team.

3.10 Sanctions for Non-Payment of Tuition Fees and other Charges

- 3.10.1 If students fail to pay any other (non-tuition fee) sums they owe to UA92, UA92 may impose sanctions and take action to recover those sums. This may include in certain circumstances any or all of the following:
- i. removing the services available such as use of the library or sports facilities;
 - ii. withdrawal of access to hardship funding, academic resources and other course related benefits;
 - iii. withdrawal from their course;
 - iv. not being allowed to progress to the next level/year of study;
 - v. for international students, reporting to UKVI in line with Tier 4 regulations;
 - vi. and in certain circumstances taking legal action to recover debts owed.
- 3.10.2 Where there is an outstanding tuition fee debt, UA92 reserves the right to withhold evidence of your award, including any degree, diploma, certificate or transcript and/or take legal action against you. Primarily this constitutes tuition fees, but UA92 reserves the right to deem other unpaid academic-related fees and charges as academic debt.
- 3.10.3 All students on a temporary withdrawal who have outstanding tuition fees are required to pay them before recommencing their course.

3.11 Third Party – Sharing of Information

- 3.11.1 Information may be shared with relevant teams/support services at UA92 regarding debt collection activities.
- 3.11.2 Information may also be shared with Lancaster University.

3.11.3 If a student falls into arrears and has failed to engage with the Finance and Operations team to discuss their situation and potential options, UA92 may disclose relevant personal data to a Third Party in respect of pursuing and recovering funds, for example, a Debt Collection Agency and enforcement through the County Court.

3.12 Complaints and Appeals

3.12.1 Should a student or apprentice have any concerns in relation to any aspect of the UA92 Tuition fee policy and debt procedures, they should consult the UA92 Student Complaints Policy and Procedure.

3.12.2 Advice on the policy and procedure is available from the UA92 Complaints Co-ordinator via complaints@ua92.ac.uk

4. Related documentation

- Financial information for Undergraduate students
<https://www.ua92.ac.uk/study-with-us/fees-and-finance>
- Admissions Policy
- [Student Complaints Policy and Procedure](#)
- Support to Study Policy

5. Appendices

Appendix 1: Tuition fee liability	Entry	Fee liability (annual tuition fee)					
		Last date of attendance					
		Block 1	Block 2	Block 3	Block 4	Block 5	Block 6
Full-time Undergraduate UK, EU, Channel Island Year 1 only (level 4) funded by the Student Loan company	First two weeks following registration to the course	NIL	NIL	NIL			
Full-time Undergraduate UK, EU, Channel Island Year 1 only (level 4) funded by the Student Loan company	September	25%		50%	100%		
	November		25%	50%		100%	
	January			25%		50%	100%
Full-time Undergraduate UK, EU, Channel Island Year 1 only (level 4) – self-funded or sponsored	September	25%	50%	75%	100%		
	November		25%	50%	75%	100%	
	January			25%	50%	75%	100%
Full-time International Undergraduate – continuing (levels 4, 5, 6)	September	25%	50%	75%	100%		
	November		25%	50%	75%	100%	
	January			25%	50%	75%	100%