



Vice-Chancellor: Professor John Last

**POSTGRADUATE (TAUGHT)
STUDENT TUITION FEES PAYMENT POLICY
2016 - 2017**

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1. INTRODUCTION

- 1.1 When you enrol on a course at the Norwich University of the Arts there are financial implications for you to consider. This Student Tuition Fees Payment Policy document will help guide you through these implications.

NB: This policy covers only rules and procedures with regard to tuition fees. There are other costs that you may incur, such as accommodation charges or costs associated with your course. There are separate guidelines and procedures for these types of costs, which are not covered in this document.

Should you have any queries regarding this policy please contact a member of the finance staff or email: finance@nua.ac.uk.

2. ASSESSMENT OF LEVEL OF FEES

- 2.1 Before you enrol each year you will be advised by the Academic Registrar what your tuition fees will be.
- 2.2 The University charges higher fees for non UK/EU students, if you are in any doubt as to whether you are a UK/EU student or an International student you should contact the University Academic Registry department for advice. The final decision regarding status rests with the Academic Registrar.
- 2.3 Tuition fees will remain the same for the duration of your course.
- 2.4 You should not withhold or reduce any payment as a result of any complaint you may have against the University, unless we confirm in writing to you that you can do so.

3. PAYMENT OF FEES

3.1 UK / EU students

- 3.1.1 You are required to indicate how you intend to pay your fees. You will be asked to do this when you complete the University's online enrolment process. Options available are detailed under 3.1.2, 3.1.3, 3.1.4 and 3.1.5.
- 3.1.2 If you are paying all or some of your tuition fees there are two options available:

- (i) Pay the full fee before 31 August 2016;
- (ii) Pay by instalments:

You must complete and return a direct debit mandate by 12 August 2016

so that payments can be taken on (or shortly after) the following dates:

First instalment – 1/3 of the fees due on **16 September 2016**;
Second instalment - 1/3 of the fees due on **20 January 2017**;
Third instalment - 1/3 of the fees due on **19 May 2017**.

In exceptional circumstances we may agree to other instalment plans. In such circumstances, you would be required to complete and return a direct debit mandate by 12 August 2016.

Students who are unable to pay instalments by direct debit from a UK bank account should contact the Finance department for further advice.

Failure to meet any of the payment deadlines above may incur an administration fee of up to £50.

3.1.3 If your tuition fees are being paid by a sponsor:

You must produce a letter from your sponsor by 12 August 2016 confirming the proportion of your fees that they will pay, and stating that they will pay these fees. Please note that in the event of your sponsor not paying, liability for payment of your tuition fees will rest with you.

3.1.4 If you have applied for a Post Graduate Loan from the Student Loan Company:

You are required to:

- Inform us that you will be applying for a Post Graduate Loan by 12 August 2016;
- before or on enrolment day, produce confirmation that your Post Graduate Loan has been approved.

You will then be required to pay your fees in instalments by Direct Debit on the following dates:

First instalment – 1/3 of the fees due on **30 September 2016**;
Second instalment - 1/3 of the fees due on **31 January 2017**;
Third instalment - 1/3 of the fees due on **2 May 2017**.

Students who are unable to pay instalments by direct debit from a UK bank account should contact the Finance department for further advice.

Failure to meet any of the payment deadlines above may incur an administration fee of up to £50.

3.1.5 If you have applied for a Career Development Loan to fund your studies:

You are required to:

- Inform us that you will be applying for a Career Development Loan by 12 August 2016;

- before or on enrolment day, produce confirmation from your bank that your Career Development Loan has been approved. If you have not yet received this and do not produce it within 30 days you will be invoiced in full for your fees.

3.2 International students

3.2.1 International Deposit Scheme (only applies to students starting in 2016)

3.2.1.1 If you apply to NUA and are offered a place on a course, you will need to pay a deposit of £2,000 to secure your place,

You will be instructed as to how this should be paid when you complete our online pre-enrolment process.

Full terms and conditions of the International Deposit Scheme are available on request from the NUA International Office.

3.2.1.2 The deposit will be deducted from the total fees due for the academic year. If you require a visa for study in the UK, the deposit will be included in the Confirmation of Acceptance for Studies (CAS) letter, notifying the Home Office that you are required to show the cost of tuition and living expenses minus the amount of the deposit and any other funds paid to the University. The deposit must be paid in order to receive a CAS.

3.2.1.3 The deposit will be **non-refundable** except in the following circumstances:

- (i) You exercise the right to withdraw from the contract within 14 days of accepting the University's offer of a place;
- (ii) We do not accept you onto the course because you fail to meet the conditions of an offer, including failure to achieve the minimum English Language requirements for the Tier 4 Visa;
- (iii) You have a Visa application refused, except where the Visa refusal is as a result of a failure to follow UK Visa and Immigration (UKVI) guidelines or the submission of fraudulent documentation;
- (iv) Where we decide to cancel a course prior to enrolment and you do not wish to accept an alternative offer on another course provided by the University.

3.2.1.4 If you believe that you have a valid reason for not being able to comply with this policy you should write to the International Office. In consultation with the Finance Office, a decision will be taken on a case-by-case basis. Exceptions will only be considered in the following circumstances:

- (i) The student is paying tuition fees and living costs with a private or government loan provider who are unable or unwilling to pay the student before the enrolment date or who only pay the University directly
- (ii) The student is paying tuition fees and living costs through a private or government grant scheme, whereupon funds are not made available until enrolment or which are paid directly to the University

3.2.2 Payment of the balance of your fees
You are required to indicate how you intend to pay the balance of your fees. You will be asked to do this when you complete the University's online enrolment process. Options available are detailed under 3.2.2.1 and 3.2.2.2.

3.2.2.1 If your tuition fees are being paid by a sponsor or other third party:

You must produce a letter from your sponsor or other third party by 12 August 2016 confirming the proportion of your fees that they will pay, and stating that they will pay these fees. Please note that in the event of your sponsor or other third party not paying, liability for payment of your tuition fees will rest with you.

3.2.2.2 If you are paying all or some of your tuition fees there are two options available:

(i) Pay the full fee before 31 August 2016;

(ii) Pay by instalments (only available to students who started at NUA prior to September 2015):

You must complete and return a direct debit mandate by 12 August 2016 so that payments can be taken on (or shortly after) the following dates:

First instalment – 1/3 of the fees due on **16 September 2016**;

Second instalment - 1/3 of the fees due on **6 January 2017**;

Third instalment - 1/3 of the fees due on **21 April 2017**.

In exceptional circumstances we may agree to other instalment plans. In such circumstances, you will be required to complete and return a direct debit mandate by 12 August 2016.

Students who are unable to pay instalments by direct debit from a UK bank account should contact the Finance department for further advice.

Failure to meet any of the payment deadlines above may prevent you from being allowed to enrol / re-enrol and/or incur an administration fee of £50.

3.3 Instalment plans

3.3.1 Where a student either signs an instalment plan, or where the University agrees to extended payment terms, there is an obligation on the student to make payments by close of business on the agreed payment dates.

3.3.2 If payment is not received by the payment date(s) then the University reserves the right to cancel the instalment plan and demand immediate payment of the whole amount outstanding. The University also reserves the right to make a late payment charge of up to £50 for each occurrence.

3.4 Dishonoured Payments

3.4.1 The University reserves the right to make a charge of up to £50 on each occasion that a cheque is dishonoured by your bank, or when an agreed credit card / debit card / direct debit payment is declined, to cover our additional administration costs.

4. IF YOU DO NOT COMPLETE A FULL YEAR OF STUDY

4.1 Withdrawal from the University (Terminating your studies)

4.1.1 Where we refer to withdrawal in this document, this includes students whose course is terminated by the University for any reason, as well as those students who have chosen to withdraw.

4.1.2 The date of your withdrawal is crucial, as this determines the tuition fee applicable. If you decide to withdraw from your studies it is your responsibility to complete a withdrawal form and send it to the Course Administration Office. Do not assume that simple non-attendance will signify your formal withdrawal from the University.

4.1.3 Your fee liability will be calculated based on the date the University receives formal notification of your withdrawal, or the date the Academic Registry determines that you are no longer in attendance. It is therefore important that you contact your Course Leader as soon as you are thinking about withdrawing from your course, and that you complete and return a withdrawal form as soon as you have made the final decision to withdraw.

4.1.4 If you withdraw from the University your fees will be calculated as below:

- Withdrawal on or before 23 January 2017: One third of full year fees payable;
- Withdrawal between 24 January and 22 May 2017: Two thirds of full year fees payable;
- Withdrawal after 22 May 2017: Full year fees payable.

4.1.5 If your postgraduate course starts in September 2016 and we receive your withdrawal form by 21 October 2016 there will be no fees due. Any fees already paid by you will be refunded in full.

4.1.6 Students who withdraw from the University will lose any discounts given against tuition fees, and will have their fees recalculated accordingly.

4.2 Students intermitting (Taking an agreed break in your studies)

4.2.1 Where the University agrees to your intermission you will be advised of your fees for both the academic year you intermit and the academic year you intend to resume.

- 4.2.2 Students paying their own fees / Fees paid by a sponsor:
- Fees in the year that you intermit will be calculated as one third of full year fees for each teaching block (or part) you are in attendance.
 - When you return from intermission your fees will be calculated as one third of full year fees for each teaching block (or part) you are in attendance less a credit for each full week of study not being repeated.
- 4.2.3 If your postgraduate course starts in September 2016 and you intermit by 21 October 2016 there will be no fees due. Any fees already paid by you will be refunded in full.
- 4.2.4 Where a student intermits after the date in 4.2.3 and has received discounted fees the following will apply:
- In the year that you intermit you will lose the discount and your fees will be recalculated accordingly.
- The original discount will then be applied to your fees in the year you return from intermission.

4.3 Students transferring from / to another institution

- 4.3.1 You will be advised of your fees for the academic year you transfer from/to the University.
- 4.3.2 If your postgraduate course starts in September 2016 and you transfer to another institution by 21 October 2016 there will be no fees due. Any fees already paid by you will be refunded in full.

4.4 Late enrolment

- 4.4.1 Students enrolling in teaching block 1 after the start of the academic year will be liable for the full tuition fee for the year.

5. REPEAT STUDY

- 5.1 If you are required to repeat any part of your course we will write to inform you of any extra fees that will be charged.
- 5.2 No discounts will be applied for periods of repeat study.

6. FAILURE TO PAY

6.1 Consequences of paying your fees late

- 6.1.1 If you fail to pay your fees by the due date(s) for payment you will receive reminders from the University, and may incur late payment charges of up to £50 on each occasion, as detailed above.

6.2 Consequences of non-payment of fees

6.2.1 If you fail to pay your tuition fee by the due date(s) for payment you will receive reminders from the University, and may incur late payment charges as outlined in 6.1.1 above. If you still fail to pay you may:

- Be excluded from the University by being withdrawn from your course (see 6.2.2);
- Be unable to re-enrol for your next year of study;
- Have your access to facilities withdrawn;
- Be refused entry to graduation ceremonies;
- Have the details of your debts passed to our external debt collection agents. This may incur additional costs which you will be liable to pay for;
- Be prevented from enrolling at the University for any other course in the future.

6.2.2 If your first instalment of fees has not been paid by 1 December 2016, the University may withdraw you from your course on 31 December 2016, if you have taken no further action to pay your outstanding fees.

- **If you are paying your own fees** and have not paid your first term's instalment by 1 December 2016, you will be required to agree a payment plan to pay the outstanding fees, or we may withdraw you from your course.
- **If you tell us that a sponsor will be paying your fees**, and they fail to pay by 1 December 2016 you will be liable to pay the tuition fees due. You will be required to agree a payment plan to pay the fees yourself. If you do not do this we may terminate your course.
- **If you tell us you have arranged a Post Graduate Loan via the Student Loan Company**, and we do not receive the first payment by 1 December 2016 You will be required to agree a payment plan to pay the fees. If you do not do this we may terminate your course.
- **If you tell us you have arranged a Career Development Loan**, and we do not receive the first payment by 1 December 2016 you will be liable to pay the tuition fees due. You will be required to agree a payment plan to pay the fees yourself. If you do not do this we may terminate your course.

6.2.3 Where clauses 6.2.2 applies and you have taken no action to contact the University and make arrangements to pay your outstanding fees, we will write to you at both your recorded term-time and home addresses giving formal notice of the outstanding fee due and our intention to terminate your course on 31 December 2016. You will then have the following options:

- To pay your outstanding fees by 16 December 2016 and enter into a binding agreement to pay subsequent fees on time.
- To agree an extended monthly instalment plan with the Director of Finance by 16 December 2016 to pay the arrears and remaining instalments when they become due. Please note that all fees must be paid before the end of May in each academic year.

6.2.4 Provided that you comply with one of the options in 6.2.3 (above), your notice of course termination will be withdrawn by the University. Should you not comply we will write to confirm that your course will be terminated with effect from 31 December 2016.

6.2.5 If you are experiencing financial difficulty, please refer to section 8 of this document.

6.3 Your right of appeal

6.3.1 Once you have received the notice specified in 6.2.3 you have the right to appeal against the decision to terminate your course. **This procedure should only be used for appeals against withdrawal due to non-payment of fees.** If you have an appeal or complaint about any other aspect of your course you should use the appeal or complaint procedure outlined in Section 7 and Section 8 of the *Student Regulations and Procedures* available on the University intranet.

6.3.2 You may appeal against your withdrawal on one of the following grounds:

- You are able to pay your fees and wish to make payment arrangements – you should state why you did not make payment arrangements by 16 December 2016 as requested;
- You have made an attempt to come to an agreement which has been rejected by the University, and you wish this decision to be reviewed – you must state the reason that you think that the University should review its decision;

6.3.3 Your appeal must be made in writing and submitted to the Director of Finance, Francis House, 3-7 Redwell Street, Norwich, NR2 4SN within 10 days of the date of the notice of course termination. You should clearly state your name, course and year of study, the grounds for appeal and how you intend to pay your outstanding fees **and** meet your future instalments. You should include any additional evidence that will support your case (for example, proof of funds in a UK bank account or other correspondence that demonstrates that you can pay your fees).

6.3.4 The Director of Finance will consider your appeal and notify you of the outcome within 10 working days of receipt of your written appeal and evidence. You may be required to attend a meeting with the Director of Finance, or his representative, to discuss your appeal should further clarification be required.

- 6.3.5 If your appeal is upheld, you must make appropriate arrangements to pay your outstanding fees as confirmed by the Director of Finance or the withdrawal notice will be reinstated and your course terminated.
- 6.3.6 The decision of the Director of Finance will be final.
- 6.3.7 Following the conclusion of the University's procedures relating to this appeal you will be sent a letter notifying you of this fact and providing information on appealing to the Office of the Independent Adjudicator for Higher Education (OIA). A student may appeal to the OIA if he/she remains dissatisfied with the outcome of the appeal and has exhausted the relevant procedures of the University. The OIA may be contacted at the following address:

OIA
Third Floor
Kings Reach
38-50 Kings Road
Reading
RG1 3AA

www.oiahe.org.uk

6.4 Further action that the University may take against you

- 6.4.1 The University reserves the right to refer outstanding debts to an external collection agency, or ultimately to take legal action. The University will seek to recover any costs it incurs in taking such steps

7. METHODS OF PAYMENT & UNIVERSITY BANK DETAILS

- 7.1 The student payment office is located on the first floor of Francis House. Our opening times are 10.30am to 4.30pm Monday to Friday.
- 7.2 We are able to accept the following forms of payment:
- Cheque drawn on a UK bank
 - Debit card
 - Credit card
 - Direct Debit (the method for instalment payments)
 - Cash
 - Bank transfer (details below)
 - NUA Online payment portal (please contact the Finance department for further information).
- 7.3 University's bank details:
- | | |
|------------------|--------------------------------|
| Name of Account: | Norwich University of the Arts |
| Account no: | 01948690 |
| Address of Bank: | Lloyds TSB |

16 Gentleman's Walk
Norwich
Norfolk
NR2 1LZ
Bank sort code: 30-96-17
Swift address: LOYDGB2L
IBAN no: GB32LOYD30961701948690
BIC number: LOYDGB21076

8. IF YOU GET INTO FINANCIAL DIFFICULTY

- 8.1 We recognise and understand that the expenses involved in undertaking a Higher Education course can sometimes leave a student facing financial difficulties.
- 8.2 In such circumstances we can often assist by finding a way of helping you meet your financial obligations, but only if you seek our help at an early stage.
- 8.3 Should you find yourself in difficulty, please contact either the University's Student Support department or Finance department as soon as possible.