



Fees and Refund Policy

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1. Introduction

All students on a course at Glasgow Caledonian University will be required to pay tuition fees and all other charges in respect of each academic year of the period of study.

All students should provide the University with information on how they intend to ensure their tuition fees will be paid. It is important that students carefully consider if they are eligible for funding/sponsorship or are a self-funded student. Fees are due at the start of the academic year and are collected during the academic year. Progression through a course may be affected if this obligation is not fulfilled. It is the responsibility of the student to ensure that the necessary funds are in place. This Policy should be read in conjunction with the student terms and conditions ('Terms'), the [Credit Control and Debt Management Policy](#) and [Online Payment System Terms and Conditions](#).

For the avoidance of doubt, in terms of the Credit Control and Debt Management Policy, we utilise professional and reputable debt collection agents, together with interaction with government agencies as required, to collect outstanding sums, and third parties may apply charges. The collection procedure in respect of payment plans as detailed in the Credit Control and Debt Management Policy or otherwise does not involve any interest, charges or fees being levied by us except legal costs and judicial interest.

2. Tuition Fee Increases

Tuition fees are reviewed annually. Once you have enrolled on your course, tuition fees may be increased each continuing year of study in the following circumstances:

- In line with any increases set or prescribed by regulatory bodies (other than the University) such as the Student Awards Agency for Scotland (SAAS), the Scottish Government and the UK Government and/or
- To reflect any unforeseen increases in the costs of delivering and administering the course subject to a maximum increase of 5% per year.

Appendix A sets out for each course type how and when the above increase may apply.

Tuition fees for the forthcoming session are published on the GCU website in advance of the session. All students who are continuing with their studies should review their fee rates prior to starting their next academic session. Full information can be found at: <http://www.gcu.ac.uk/student/money/fees/>

When considering your ability to meet tuition fees for the duration of the course, students should take into account, and budget for potential increases that could be made pursuant to the above. Please note all students have the right to withdraw without penalty if they do so no later than the first cut-off date outlined in section 13 of this policy.

3. Scottish & EU and RUK Students

Tuition fees may increase annually as per section 2 and Appendix A of this policy. All students should consult this information.

All full time undergraduate and postgraduate students domiciled in the UK, and the EU will fall into the following categories:

- 3.1 Government funded Scottish and EU students
- 3.2 Government funded Rest UK (RUK) students (English, Welsh and Northern Ireland)
- 3.3 Island Authority funded
- 3.4 Sponsored students (e.g. employer)
- 3.5 Self-funding students

3.1 Government funded Scottish and EU students

Eligible Scottish domiciled and EU students can apply to SAAS for financial assistance. Where eligible, tuition fees will be paid direct to the University by SAAS on the student's behalf.

It is the responsibility of the student to apply for funding for each academic year of their study. If an application is not made the student will be personally liable for their tuition fees. We recommend that students intending to apply to SAAS do so prior to Registration **each** academic year. Students will be issued with an award letter from SAAS confirming their funding and this letter should be retained.

3.2 Government funded Rest UK students (RUK) (English, Welsh and Northern Ireland)

Students domiciled in England, Wales and Northern Ireland (RUK) may be liable to pay their tuition fees. RUK students can apply to the Student Loan Company (SLC) for a tuition fee loan. The tuition fee loan will be assessed together with the student's eligibility for a student grant. Where eligible, the tuition fee loan will be paid directly to the University by SLC on the student's behalf. Postgraduate fee loans are paid directly to students. Please see section 9 for details on payment of your tuition fees.

We recommend that students intending to apply for a loan do so prior to Registration **each** academic year. Students will be issued with an award letter from SLC confirming their financial assistance and this letter should be retained.

3.3 Island Authority funded

Students from Jersey, Guernsey and the Isle of Man can apply to the Island Authorities for financial assistance. Where eligible, tuition fees will be paid direct to the University on the student's behalf. We recommend that students intending to apply to their Island Authority do so prior to Registration **each** academic year. Students will be issued with an award letter confirming their financial assistance and this letter should be retained.

3.4 Sponsored Students (e.g. Employer)

If a student is sponsored by their employer or another funding body other than SAAS, SLC or Island Authorities, they must provide Finance with proof of sponsorship at the start each academic year. It is the student's responsibility to provide full financial sponsor information at Registration and failure to do so will result in the student being personally liable for the tuition fees. Sponsored students must ensure that their sponsor is made aware of the student terms and conditions, this Policy and our Credit Control and Debt Management Policy.

In the event that the sponsor fails to pay the fees, the sponsored student will be solely responsible for such Fees. In the event of failure to pay such fees, we reserve the right to terminate the agreement between us. Payments should be made as outlined in section 12 - Paying your Tuition Fees - Sponsored Students.

3.5 Self-funding students

If a student is responsible for paying their own fees we recommend that careful consideration is made at an early stage as to how the payments will be made to the University. Payments should be made as outlined in section 9 - Paying your Tuition Fees - Scottish, EU and RUK Students.

4. International Students

Tuition fees may increase annually as per section 2 and Appendix A of this policy. All students should consult this information.

All full time undergraduate and postgraduate international students will fall into the following categories:

- 4.1 Sponsored students
- 4.2 Self-funding students

4.1 Sponsored Students (e.g. Employer)

If a student is sponsored they must provide the Finance Office with proof of sponsorship at the start each academic year. It is the student's responsibility to provide full financial sponsorship information and failure to do so will result in the student being personally liable for the tuition fees. Sponsored students must ensure that their sponsor is made aware of the student terms and conditions, this Policy and the University's Credit Control and Debt Management Policy. In the event that the sponsor fails to pay the fees, the sponsored student will be solely responsible for such Fees. In the event of failure to pay such fees, we reserve the right to terminate the agreement between us. Payments should be made as outlined in section 12 - Paying your Tuition Fees - Sponsored Students.

4.2 Self-funding students

If a student is responsible for paying their own fees we recommend that careful consideration is made at an early stage as to how the payments will be made to the University. Under the rules of the Visa Points Based system, the University has an obligation to ensure students are complying with their visa regulations. Further information can be found on the study pages on the University website at <http://www.gcu.ac.uk/study/internationalstudents/>. Payments should be made as outlined in section 10 - Paying your Tuition Fees - International Students.

5. Part time students – Scottish, EU, RUK and International

Tuition fees may increase annually as per section 2 and Appendix A of this policy. All students should consult this information.

Students entering part-time courses of study must ensure that the necessary funds or sponsorship is in place to pay their tuition fees. Students domiciled in Scotland can apply to SAAS for a part-time grant, subject to criteria being met.

RUK undergraduate part-time students can apply for a tuition fee loan from SLC subject to certain criteria being met.

For self-funded students, payments should be made as outlined in section 11 - Paying your Tuition Fees - Part time students (Scottish, EU, RUK and International).

6. Tuition Fees for Staff Members Sponsored by GCU

Staff members who are funded by GCU should register as sponsored by GCU.

Accounts Receivable will send confirmation of the cost of the course to the relevant manager as per the Scheme of Delegated Authority. On receipt of authorisation, Accounts Receivable will charge the department's budget code.

7. Tuition Fee Waivers

Requests for tuition fee waivers should be submitted with supporting documentation to the Dean and Finance Business Partner who are responsible for approving these requests.

8. Tuition Fee Discounts/Scholarships

Rates are set by Marketing & Recruitment, Schools and the Student Enquiries Advice and Events team and approved at Executive Board.

Scholarships

A list of scholarships available can be found at <http://www.gcu.ac.uk/study/scholarships/>.

Discounts

Students, whose private fees are over £5000, and who pay in full prior to the start of Term are entitled to an early payment discount (conditions may apply). The rate for the early payment discount is set annually by the Executive Board.

Where a student is eligible for more than one discount/scholarship, the highest discount/scholarship will apply. This is in addition to the early payment discount if the applicable.

9. Paying your Tuition Fees – Scottish, EU and RUK Students

The following options are available to all Scottish, EU and RUK students who are responsible for the payment of their fees. **Acceptance of one of these payment methods is a condition of completing registration with the University.**

9.1 Full payment of fees in advance of the academic year of study

The University offers the facility to allow students to pay tuition fees in advance prior to registration. Payment in full prior to the start date of your course may entitle you to a 5% discount. The conditions outlined in section 8 – Tuition Fee Discounts/Scholarships will apply.

If the student chooses to pay their fee in full, they can do so in a single instalment. All payments must quote the student's name and student number. Please refer to section 19 - Payment Methods for full details on how to make a payment. The University will issue a receipt for monies paid if requested.

9.2 Payment of fees made during the academic year of study

Students will be invoiced during the academic year for any fees due. This invoice will be due for payment immediately; however, a student can take the option to pay in instalments using a

payment plan in accordance with the criteria outlined below and within the University's other policies including without limitation the Online Payment System Terms and Conditions.

9.3 Payment Plans

Payment plans are open to registered students on certain modes of study who have already been invoiced for their fees, where the tuition fee invoice is over £200:

Trimester A start	8 instalments to May
Trimester B start	8 instalments to September
Trimester C start	8 instalments to January

- Payment date will be the 9th of each month,
- For Trimester A starts, eligible months are October through to May,
- For Trimester B starts, eligible months are February through to September,
- For Trimester C starts, eligible months are June through to January
- Instalments are split equally over remaining eligible instalments after plan start date.

9.4 Failure to pay

If;

1. the student does not have a payment plan set up and does not pay fees which are due under an invoice; or
2. an agreed payment plan is not complied with;

then: the sanctions and procedure for collection of outstanding sums as detailed in the Credit Control and Debt Management Policy, will be applied.

In terms of the Credit Control and Debt Management Policy, the University utilises professional and reputable debt collection agents, together with interaction with government agencies as required, to collect outstanding sums, and those third parties may apply charges.

No charges, interest or fees will be levied by the University on any credit provided to students in terms of payment plans entered into except legal costs and judicial interest after a default.

10. Paying your Tuition Fees – International Students

Non-refundable Deposits – International Students

All self-funding international students are required to pay a deposit to secure a place on their programme and to enable the University to issue a CAS statement required for visa applications. The deposit (set at discretion of the Executive Board each year) is a payment towards tuition fees and is **non-refundable** under normal circumstances. The minimum **deposit rate for the forthcoming session** is set at **£3500**.

The following options are available to all international students who are responsible for the payment of their own fees. When applying for a visa, UK Visas and Immigration (UKVI) regulations state students must have sufficient funds in place to cover payment of tuition fees, maintenance and visa application fees. **Therefore acceptance of one of these payment methods is a condition of completing and maintaining registration with the University.**

10.1 Full payment of fees in advance of the academic year of study

The University offers the facility to allow students to pay tuition fees in advance prior to registration. Payment in full prior to the start date of your course may entitle you to a discount of 5% off the full fee less any Scholarship offered by the University. To qualify for the 5% discount, all new students must have paid the minimum deposit by 1st August for Trimester A starts, the 1st December for Trimester B starts, the 1st March for Trimester C starts and the remaining balance prior to the start date of the course.

If the student chooses to pay their fee in full, they can do so in a single instalment. All payments must quote the student's name and student number. Please refer to section 19 - Payment Methods for full details on how to make payment. The University will issue a receipt for all deposit payments, a receipt will only be issued for other monies paid if requested.

10.2 Payment of fees made during the academic year of study

Students will be invoiced during the academic year for any fees due. This invoice will be due for payment immediately; however, a student can take the option to pay in instalments using a payment plan in accordance with the criteria outlined below and within the University's other policies including without limitation the Online Payment System Terms and Conditions.

10.3 Payment Plans

Payment plans are open to registered students on certain modes of study who have already been invoiced for their fees, where the tuition fee invoice is over £200. The balance of tuition fees, less deposit already paid will be payable as follows:

Trimester A start	8 instalments to May
Trimester B start	8 instalments to September
Trimester C start	8 instalments to January

- Payment date will be the 9th of each month,
- For Trimester A starts, eligible months are October through to May,
- For Trimester B starts, eligible months are February through to September,
- For Trimester C starts, eligible months are June through to January
- Instalments are split equally over remaining eligible instalments after plan start date.

10.4 Failure to pay

If;

1. The student does not have a payment plan set up and does not pay fees which are due under an invoice; or
2. an agreed payment plan is not complied with;

then: the sanctions and procedure for collection of outstanding sums, each as detailed in the Credit Control and Debt Management Policy, will be applied.

In terms of the Credit Control and Debt Management Policy, the University utilises professional and reputable debt collection agents, together with interaction with government agencies as required, to collect outstanding sums, and those third parties may apply charges.

No charges, interest or fees will be levied by the University on any credit provided to students in terms of payment plans entered into except legal costs and judicial interest incurred after a default.

11. Paying your Tuition fees - Part time Students (Scottish, EU, RUK and International)

Where the fee due is less than £200, the full amount is payable in advance or on receipt of invoice. For any fee due over £200, the full amount may be paid in advance, at the time of registration/commencement for each period of study or by instalments as detailed in section 9 and 10. **If only one semester of study is undertaken payment must be made in full within the semester.**

12. Paying your Tuition Fees - Sponsored Students

If the student has arranged for the fee to be paid in whole or in part by a sponsor, Finance will invoice the Sponsor directly. **In the event of a sponsor defaulting on payment, it is the student's responsibility to pay the fees.** The student will receive an invoice for all outstanding fees. This invoice will be due immediately as per the student terms and conditions this Policy and the University's Credit Control and Debt Management Policy.

13. Withdrawal/timeout from a programme of study

In the event of students withdrawing themselves or taking time out from a programme of study, they must advise the Programme Co-ordinator in writing. The date of last attendance is used as the date of withdrawal or time out to calculate any fees due. The same applies if the University withdraws or temporarily suspends a student.

All students have the right to withdraw without penalty if done so no later than the first cut-off date outlined below. Please note the addition of the temporary change of dates for Trimester A of the 2020/21 Academic session following the change in the Academic calendar.

The total fees due, less any non-refundable deposit, scholarship or discount for **sponsored, PG SAAS/SLC funded** and **privately funded** undergraduate and postgraduate students will be charged pro rata as follows:

Trimester A start – Cut-off Dates

1. Before 12th October – no fee due
2. Between 13th October and 2nd November – 25% fees due
3. Between 2nd November and 15th February – 50% fees due
4. Between 16th February and 8th March – 75% fees due
5. After 8th March – full fees due

Temporary change for Trimester A 2020/21 following the change to the Academic calendar

Trimester A start – Cut-off Dates

1. Before 26th October – no fee due

2. Between 27th October and 19th November – 25% fees due
3. Between 19th November and 26th February – 50% fees due
4. Between 27th February and 22nd March – 75% fees due
5. After 22nd March – full fees due

Trimester B start – Cut-off Dates

1. Before 15th February – no fee due
2. Between 16th February and 8th March – 25% fees due
3. Between 8th March and 12th October – 50% fees due
4. Between 13th October and 2nd November – 75% fees due
5. After 2nd November – full fees due

Programmes which operate outside the normal teaching Trimester's outlined above will be reviewed separately.

Where tuition fees are wholly or partially paid by a third party, the fee calculations will be superseded by any relevant arrangement agreed by the University and the third party. This includes SAAS, SLC undergraduate students and US Federal Loans. When a student takes timeout / withdraws the total fees due, less scholarship or bursary, will be charged as follows:

Student Loans Company (SLC)

In line with the 3 liability dates set by SLC:

- 25% if in attendance on the 3rd Wednesday in October
- 50% if in attendance on the 1st Wednesday in February
- 100% if in attendance on the 1st Wednesday in May

Students Awards Agency for Scotland (SAAS)

In line with the cut-off dates set by SAAS:

- 1 December for Trimester A starts
- 1 March for Trimester B starts

US Federal Loans

Processed in line with the Return to Title IV (R2T4) regulations. Further information can be found on the University website at <http://www.gcu.ac.uk/media/gcalwebv2/student/money/GCU-US-Federal-Loan-Refund-Policy.pdf>

As tuition fees are set annually as per section 2 and Appendix A, changes to the cost of a course/module can only be authorised through this process. Any reductions to an individual tuition fee, out with the above withdrawals and timeouts, must be authorised in advance by the Dean and Finance Business Partner.

Students who suspend their studies/or are suspended by the University remain liable to pay any fees due at the point of suspension. Any fees paid up to this point will be retained until studies are resumed.

14. Refunds

International Students

You will be eligible for a refund (less £150 administration fee) in the event that you have applied for a visa to study at GCU and this has been refused by the UK Visas and Immigration (UKVI).

We will **not** refund the deposit if your visa application was declined on the grounds of the submission of falsified documentation or information or undeclared criminal convictions.

You will **not** be eligible for a refund if –

- You decide to no longer take up the offer of a place on the programme at the University
- You do not secure funding for your programme of study
- You enrol at GCU and withdraw/have been withdrawn from your studies at any time before completion of the programme

All refund requests **must be received** within **90 days** of the visa refusal notice.

To request a refund, students must submit the following paperwork to the University's recognised country representative or the Admissions Team:

- The original unconditional offer letter from the University
- The refusal letter from the visa office

All Students

Should a student have overpaid any fees due to withdrawal or taking time out from a programme, refunds will be processed in line with the dates outlined in section 13 – Withdrawal/timeout from a programme of study.

Payment of Refunds – All Students

All refunds will be paid to the original payment method as follows:

<u>Original Payment Method</u>	<u>Paid back by</u>
Debit/Credit Card	Original Debit/Credit Card
Cheque/Bank Draft	BACS to original bank account
Bank transfer	BACS to original bank account
Cash	BACS to original payee bank account

Bank charges incurred by the University in processing any refund will be deducted from the value of the refund. We will endeavour to process your refund within 30 days of receiving your refund documentation. **You must provide full and accurate information in order to process this refund within this timeframe.**

Documentary evidence of sponsorship is required before any refund of personal contributions towards tuition fees can be considered.

15. Student Debt

Students finding themselves in financial difficulty must contact the University as soon as possible to ensure that there is no impact on their studies. The University has experienced members of staff who will be able to give advice; the Student should contact their personal tutor in the first instance.

Full contact details are available in the section 20 - Counselling Services & Funding Advice. Further details on the advice available can be found on the following website <http://www.gcu.ac.uk/student/money/>.

In the event of a student being a debtor to the University the Credit Control and Debt Management Policy will apply. Students retain the ultimate liability for the payment of their fees. This applies in the event of payment default by a third party sponsor, such as the SAAS/SLC or corporate sponsor/employer.

The University reserves the right to exclude any students who do not pay their fees, or make satisfactory arrangements to pay during the course of their studies. Students with outstanding academic debt are not permitted to re-enrol for the following academic year until all debts have been paid in full and the funds have cleared. For the avoidance of doubt, no charges, interest or fees will be levied by the University on any sums due by students under payment plans entered into (except legal costs and judicial interest after a default) in line with the Credit Control and Debt Management Policy and other policies of Glasgow Caledonian University.

16. Re-sit examination fees and Repeat modules

Students are not currently charged a re-sit examination fee.

A repeat module fee of £150 per repeat module will be charged up to 60 credits. For students re-sitting more than 60 credits, the full annual Scottish undergraduate fee will be levied. If students are repeating they are encouraged to check their eligibility for funding with their funding body.

17. Payment of accommodation fees (All Students)

Students staying at the University's accommodation will be invoiced by October for Semester A start, or February for Semester B start, for the year's rent less any advance payment made. The student must either pay this immediately or setup a payment plan:

All Students (all start dates)	8 instalments to May
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- Payment date will be the 9th of each month,
- Eligible months are October through to May
- Instalments are split equally over remaining eligible instalments after plan start date.

Full details on accommodation terms and conditions are available from the Accommodation Office at accommodation@gcu.ac.uk or on +44 (0) 141 331 3980.

Further general provisions applying to payment plans are outlined in sections 9 and 10. No charges, interest or fees will be levied by the University on any credit provided to students under and in terms of payment plans entered into, except legal costs and judicial interest.

18. Payment of other invoices (All Students)

In the event of the student owing the University any other monies, for example study trips and consumables, these may be invoiced in the same way as tuition fees. Invoices are due for payment immediately or, where the invoice is over £200, a payment plan may be set up:

All Students (all start dates)	8 instalments to May
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- Payment date will be the 9th of each month,
- Eligible months are October through to May
- Instalments are split equally over remaining eligible instalments after plan start date.

Further general provisions applying to payment plans entered into for other invoices are outlined in sections 9 and 10 of this policy. Please refer to section 19 - Payment Methods for details on how to make payment.

No charges, interest or fees will be levied by the University on any credit provided to students and in terms of payment plans entered into, except legal costs and judicial interest.

19. Payment Methods

The following methods of payment are available as follows:

Payment online by debit or credit card

The University has an online payments facility for students and this is the preferred and quickest method of making a payment to the University. Payments for deposits, invoices and graduation can be made on-line at <http://www.gcu.ac.uk/onlinepayments>.

Payments for all other items should be made through the Online Store at <http://store.gcu.ac.uk/>.

Payment directly into the University bank account by transfer

The University allows for a student to send a payment by bank transfer. Please instruct your bank to quote the Invoice number and Student ID number to ensure funds are allocated to the correct account on receipt of payment.

The University's bank account details are as follows:

Account Number:	10049765
Sort Code:	80-11-80
Account Name:	Glasgow Caledonian University
Bank:	Bank Of Scotland
Address:	167-201 Argyle Street Glasgow G2 8BU
Swift Code:	BOFS GB21009
IBAN:	GB74BOFS80118010049765

Bank charges should not be deducted from any payment sent.

20. Counselling Services & Funding Advice

The University has a Student Wellbeing team and Campus Life team who can assist students in a wide range of additional support; they offer both practical and counselling support to help students be successful in their studies.

The Counselling Team can be contacted on 0141 273 1143 or e-mail positiveliving@gcu.ac.uk.

The Funding Team can be contacted on 0141 273 1376 or by email funding@gcu.ac.uk.

The University also has a dedicated Visa, Immigration support and advice department who assists with all International student visa related queries. V.I.S.A can be contacted at visaenquiries@gcu.ac.uk or on [0141 273 1244](tel:01412731244)

Appendix A - Tuition Fees and Increases

The following applies to all students registered on a course:

Student Status	Course type	Study route	Setting of Tuition Fees	Reasons for Potential Increase (1) Where fees are set or prescribed by a regulatory body, other than the University, such as SAAS, the Scottish Government and the UK Government, fees may increase in line with their published fees. (2) Where fees are set by the University, fees may be subject to a maximum increase of 5% year on year to reflect any unforeseen increase in the costs of delivering or administering the programme. (3) Static at point of entry
Scottish, EU	Undergraduate	Full time	Set by Scottish Government	(1)
Scottish, EU	Undergraduate	Part time	Fees set by the University	(1) and (2)
RUK, Channel Island	Undergraduate	Full time	Fees set by the University up to the maximum fee set by UK Government	(3)
RUK, Channel Island	Undergraduate	Part time	Fees set by the University	(1) and (2)
International	Undergraduate	Full time / Part Time	Fees set by the University	(3)
Scottish, EU, RUK, Channel Island	Postgraduate Taught	Full time / Part Time	Fees set by the University	(1) and (2)
International	Postgraduate Taught	Full time / Part Time	Fees set by the University	(3)
Scottish, EU, RUK, Channel Island	Postgraduate Research	Full time / Part Time	Fees set by the University	(2)
International	Postgraduate Research	Full time	Fees set by the University	(3)
Scottish, EU, RUK, Channel Island, International	Professional Doctorate	Part Time	Fees set by the University	(3)