

Financial Services

2019/20 Regulations for the Payment of University Fees and other related financial information

Global Online Students

These Regulations have been equality impact assessed. The persons responsible feequality impact assessment for these regulations are the Student Billings Managand the Credit Control Manager.	for jer
Links to external websites or advice organisations have been provided for further assistance, however the University is not responsible for any advice the they may provide.	

Key Facts

- Once an applicant accepts their offer of a place on their Global Online Programme, Fees for each year of the Programme become due and can be paid in full. However, the University also allows students to make payment on a module-by-module basis. The payment for first module must be made in full at least 10 working days (Monday – Friday) prior to that module's published start date. Payment for the second and subsequent modules is due during the week before each module's published start date (see Section 3.a)
- All payments must be made via Flywire (with the exception of Northern Ireland and Scotland postgraduate loan payments)
- Students enrolling on a Global Online course of more than one academic year's
 duration will remain on the same fee structure for the length of their course
 provided there are no course transfers or changes to the original study mode
 (see Section 4.b), and they progress through the course in the normal
 timeframe. Should students need to suspend studies or repeat any part of the
 course, a higher fee structure may apply as set out within the University's Terms
 and Conditions for Global Online Programmes
- Students applying for loan funding from external providers will still need to make their initial payment and further payments in accordance with the payment terms where funding has not yet been received from their funding provider and/or for any amount of Fees covered by their loan
- Following the 2-week statutory cancellation period students will be liable for tuition fees (hereafter called fees see Section 4)
- The University will recalculate fees (with the exception of RPL fees) based on modules commenced, for example in the event of withdrawal, suspension, course transfer, or change in study mode, depending on student engagement with the course (see Section 4)
- Students must make sure they have the means to fund their education before accepting the course offer. Sanctions may apply should students fail to pay fees in accordance with these Regulations (see **Section 6**)
- It is the responsibility of the student to keep in regular contact with their Student Advisor regarding any issues which may result in a period of non-engagement (such as medical or other personal reasons)
- All withdrawals and suspensions have to be approved in a timely manner within the academic year. Backdated requests will not be accepted. Medical evidence will be required for all health related suspensions
- Suspensions If studies are recommenced at an earlier point or the student starts a different course, further fees will apply

- After enrolment invoices are generated for the full annual fees and can be sent on request via email this is simply for information only. Any payments received will be allocated towards the balance
- If any changes or errors in fees charged are identified, the University will notify students promptly as soon as possible (see Section 2.c)
- Fees may apply for Recognition of Prior Learning (RPL) (see Section 2.f)
- Writing Up fees will apply if you do not submit your project/dissertation in the normal timeframe and an extension is approved (see Section 2.e)
- Students in receipt of a Post Graduate Loan will not receive loan payments if
 they need to repeat a year either with or without attendance or do not submit
 in the normal timeframe including applying for an extension during writing up
 periods. Please note students who reach the income threshold permitted may
 be required to start loan repayments whilst they are still studying.
- If your fees are either part funded or fully funded by a Northern Ireland or Scotland loan the University will attempt to collect as much of the fee as possible via the loan. Should there be a shortfall in the recalculated fees in the event of a student suspension or withdrawal it will be the student's responsibility to make up the difference in fees themselves and will receive an invoice for these fees from the University
- If a student has previously studied at MMU and still has fees unpaid from a prior academic period, then they will be unable to commence study on the Global Online Learning Programme until all fees have been paid in addition to the initial payment. Students in these instances should contact their Student Advisor
- If there is any conflict between these Regulations and the Terms and Conditions for Global Online Programmes, the Terms and Conditions shall take precedence

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1. General Information

a. Who these regulations are for

These regulations apply to all new and continuing Global Online students.

b. What these regulations are about

Manchester Metropolitan University (the University) is committed to a **fair and transparent policy** in respect of charges made to students.

These regulations set out the fundamental tuition fee charging principles of the University, including information about how tuition fees are charged, and how fees are re-calculated should students' study or circumstances change. These regulations also describe how students can pay tuition fees and the consequences for non-payment.

c. University correspondence and holding financial information

The University generally sends all fee and finance related correspondence via **email**, to Manchester Met student email addresses. The University may also contact students by text, by post or over the telephone.

A Manchester Met **finance account** will be created for all students. Finance accounts are held in the University's accounting system, and record all accounting entries relating to invoices, credit notes, payments, and adjustments. Students can request a full statement of account at any time by contacting their Student Advisor.

d. Refunds

Cooling Off Period:

All students have a statutory cancellation period as set out within the Terms and Conditions for Global Online Programmes. If a student exercises their statutory cancellation right, payments will be refunded.

General Refund Information:

Students who are entitled to a refund under these regulations can request a refund by emailing their Student Advisor.

globalonlinestudentsupport@mmu.ac.uk

The University will **only** process a claim for a refund when **all other debts** owed by the recipient to the University **have been cleared**.

Due to administration costs, refunds will only be processed for amounts over £15.

All refund requests must be made by email. Any payment of a refund approved by the University, will be paid in accordance with the original method of payment by the relevant payer:

Flywire – approved refunds will be paid back to the Flywire bank account, or card used to make the payment, Flywire will refund directly to the originating payer's bank account/card and apply the same rate of exchange that the payer received when the payment was made. Flywire will apply a charge which is currently £9 for bank transfer refunds, card refunds are free.

Please note, all refund requests are subject to further investigation by the University in accordance with anti-money laundering requirements - the recipient may be contacted to provide further documentation. We aim to process refund requests within 14 days of receiving all relevant information.

e. Who to contact regarding these regulations

The **Student Support team** is responsible for administering these regulations in respect of fees charged.

Student Support Team contact details:

Telephone number: 0161 880 4722

Email address: <u>globalonlinestudentsupport@mmu.ac.uk</u>

Please contact the team in case of queries about the following:

- Fees charged
- Course fee invoices and credit notes
- Payments
- Refunds
- Queries

2. Tuition Fees

a. How fees are set

Tuition fees for Global Online Programmes are reviewed annually and may be subject to an annual increase as confirmed in further detail within your offer pack. However, students enrolling on courses of more than one academic year's duration will retain the same fee for the duration of their course providing it is completed in the normal timeframe (see **Section 2.d**).

b. How fees are charged

The University charges tuition fees annually, and fees will be payable each year for the duration of the course. Students will be required to pay the fees applicable to their **programme of study and fee charging pattern** set out with their offer and the Terms and Conditions for Global Online Programmes.

c. Fee changes

For students **returning from an agreed period of an approved suspension** (see **Section 4.a)**, fees charged will have been calculated based on the assumption that students will be returning to the **same course at the point that study was originally suspended**. If studies are recommenced at an earlier point or the student starts a different course, **further fees will apply**. Fees may be due again for the module you were undertaking at the time of suspension unless otherwise agreed in writing by the Student Operations Manager (after consultation with the Student Billings Manager). Fees will also be charged for any new modules commenced.

The University makes every effort to ensure fee information provided is as accurate and up-to-date as possible. In the unlikely event that an error has been made, any changes have been approved, or any fee adjustments are required, the University will promptly contact all affected students via email.

d. Continuing Manchester Met student fees

Students enrolling on a Global Online course of more than one academic year's duration will remain on the same **fee structure** for the length of their course, providing there are no course transfers or changes to the original study mode (see **Section 4.b**), and students' progress through the course in the normal timeframe. **Should students need to suspend studies or repeat any part of the course, a higher fee structure may apply** as set out within the Terms and Conditions.

e. Writing up period/one year extension

The University expects all students to complete their course in the normal timeframe. If a student is unable to submit the 60 credit project/dissertation element of their taught Masters course on time, owing to exceptional factors or other circumstances beyond their control, they may be permitted an extension to the original submission date by the Board of Examiners.

Students with an approved extension can enrol for an additional period of up to one year as a 'writing up' student, and will be charged the University writing up fee (£190 in academic year 2019/20). This fee is payable immediately upon receipt of the invoice. Nil fees will apply if exceptional factors have been approved.

The writing up fee will permit access to the general facilities of the University, including library and Moodle access, and a tutorial session with the project/dissertation supervisor. Any additional supervisory support or access to specialist facilities will be at the discretion of the teaching department.

The writing up fee only applies to project/dissertation extensions. It does not apply for taught units/modules, for which standard fees will apply.

Students are only permitted one year as a writing up student. If Exceptional Factors are approved then the writing up fee will not be charged for the writing up year only.

Students are only permitted one year of either an exceptional factors nil fee or writing up fee as a writing up student. After this period students who fail to submit would be classed as 'repeating without attendance'. In very exceptional circumstances should further extensions be required beyond the above, each case will be dealt with on an individual basis, and if approved full annual fees will apply.

Extension requests must be approved by the Board of Examiners. If an extension request is declined, the student will not be classed as writing up, and will be charged the full fee for the project/dissertation again. Please contact your Student Advisor if you need to discuss an extension.

Please note students in receipt of a Postgraduate Loan will not receive any loan payments during their writing up period (see **Section 3.b**)

f. Recognition of Prior Learning (RPL)

Recognition of Prior Learning (RPL) claims for non-Manchester Met credit transfers are subject to a reduced tuition fee based on the number of credits claimed. The RPL fee is reviewed annually and published prior to the commencement of each academic year. All RPL fees are non-refundable and are not reduced if a student withdraws or suspends.

The fee is a charge applied to cover the cost of a credit approval/assessment and assigning a Manchester Met value to it.

Fees will be charged as follows:

£12 per credit - Home/EU/Channel Island students

£15 per credit - Overseas students

No fee will be charged for Manchester Met RPL credits or Advanced Standing credits due to Articulation agreements.

Please refer to the <u>CASQE</u> webpage to view the full RPL policy including RPL definitions and instructions on how to claim for RPL credits.

If you have or intend applying for a postgraduate loan this may have an impact on your eligibility for the loan. Please check with your loan provider prior to applying for any RPL credits as your loan may be rejected as per the Government regulations dependent on your type of course and domicile.

3. Paying Fees

The University wants our students' experience at Manchester Met to be as beneficial as possible. It is therefore extremely important that students make sure all fees are paid on time - either in full, or in line the payment terms for their Global Online Programme. Fees for the full year are charged up front. However, the University allows students the option of making payments on a modular basis. Please contact your Student Advisor if you need to discuss.

a. Self-paying students

Fees for the first module must be paid and cleared in full a minimum of 10 working days prior to the commencement of the first module. Fees for second and subsequent modules must be paid and cleared in full by the Thursday in the week immediately prior to the commencement of the module. No extensions to the payment deadline are permitted, unless expressly agreed and confirmed in writing by the Student Operations Manager.

The only exceptions to the above will relate to a 60-credit Dissertation or 30 credit Project whereby students will be permitted to pay in instalments, students are advised to discuss payment options with their Student Advisor).

All fees must be paid using the University's preferred secure payment provider Flywire via the following link:

www.mmuonline.flywire.com

If an employer (or other third party) wishes to sponsor and pay fees on behalf of a student, payment must be made through the student's Flywire account via the above link. The above payment deadlines will still apply and the student is responsible for arranging payment by their employer (or other third party).

Where cleared funds for a module are not received by the above payment deadlines, the student will not be granted access to the associated teaching materials, and will not be permitted to commence the module."

b. Postgraduate Loans

Students applying for a Postgraduate loan must apply directly to the following agencies. Information about applying for a loan is available using the following links:

Student Finance England
Student Finance Wales
Student Finance Northern Ireland
Student Awards Agency for Scotland

www.gov.uk/studentfinance www.studentfinancewales.co.uk/ www.studentfinanceni.co.uk/ www.saas.gov.uk/

Student Finance will pay loans as follows:

England and Wales loans paid directly to students (these students will be treated as self-paying students for the full annual fee).

Northern Ireland and Scotland (funded by SAAS) tuition fee loans are paid directly to the University.

Postgraduate maintenance loans from Scotland (funded by SAAS) are paid directly to the student.

Northern Ireland and SAAS loans - students will be treated as self-paying students for the value of fees not covered by the loans. Loan payments will be paid directly to the University in line with the following:

Term 1: 25% paid
Term 2: 25% paid
Term 3 Final 50% paid

Please note:

Any shortfall in fees relating to Student Finance Northern Ireland or SAAS funding in relation to withdrawals, suspensions or additional credits will be charged to the student. It will be the student's responsibility to make up the difference in fees themselves.

Should either of the above funding authorities determine that a student is not eligible or is no longer eligible for funding; students will be considered full self-paying students and will be required to arrange to pay the fees themselves.

Students in receipt of a Post Graduate Loan will not receive loan payments if they need to repeat a year either with or without attendance or do not submit in the normal timeframe including applying for an extension during writing up periods. Please note students who reach the income threshold permitted may be required to start loan repayments whilst they are still studying.

Students in receipt of Postgraduate Loan funding from Student Awards Agency for Scotland (SAAS) should pay particular attention to the notes below:

SAAS regulations provide for one fee liability date of the 1st December. The University will therefore recalculate fees for SAAS funded students depending on whether the last engagement date is before or after the 1st December:

- Before 1st December: Students who withdraw or suspend after the 2 week (14 day) grace period, but before 1st December will be liable to pay 25% of their annual tuition fees themselves. No payment will be received from SAAS.
- After 1st December: The University will receive payment of tuition fees charged to SAAS in full. Students who withdraw or suspend after this date – fees charged will be in line with credits commenced.

4. Recalculating Tuition Fees

The University raises invoices for the academic year.

The University may recalculate fees charged (with the exception of RPL fees) in the case of withdrawal, suspension, course transfer, change in study mode or exits awards.

In general, recalculations will be based on the course start and end date and the date of last engagement and the number of credits commenced.

For the purpose of these regulations, the following definitions apply: **Commencement** of study is defined as the start date of the course but in certain circumstances (at the University's discretion) may be when a student **engages** with their course of study i.e. students returning from suspension.

Engagement with the course includes (but is not limited to) activities such as:

- Timetabled teaching or online sessions, which include lectures, seminars, academic and personal tutorials, and other forms of contact with academic and professional services staff that relate to academic study.
- Attending or undertaking examinations, tests, and other assessment activities.
- Submitting work for assessment.
- Accessing or attending an induction, University facilities, including the Virtual Learning Environment (Moodle), the University Library, and course materials.
- Participating in residentials and other compulsory activities.

Withdrawal is defined as exiting the course before the end of the academic year, with no intention to return to the course at a later date.

Suspension is defined as taking an **approved** break in study for a maximum period of 12 months. Unless you have to suspend your studies for exceptional factors approved by the University in accordance with the University's Exceptional Factors Regulations all suspensions must commence from the end of the module you are currently undertaking. Where a suspension is approved and you suspend engagement with the Programme during a module, upon return to your studies fees may be due again for the module you were undertaking at the time of suspension. Exceptionally the Student Billings Manager may agree otherwise, following consultation with the Student Operations Manager. Fees are charged for all modules commenced.

A **course transfer** is a change from one programme of study to another. Transfers may be **internal** (from one course at Manchester Met to a different course at Manchester Met) or **external** (where a student transfers from Manchester Met to another university and vice versa).

A **change in study mode** is defined as a transfer from full-time attendance to parttime attendance (and vice versa). Where a student remains enrolled on a full time course, but is exceptionally permitted to take fewer than maximum credits (for example, because of a requirement to repeat certain units), this is not usually classed as a change in study mode.

a. Withdrawal and suspension

Students should make sure they have fully discussed the financial implications of withdrawing or suspending with their Student Advisor (who will be able to offer help and advice) before they leave the course.

Please note it is the responsibility of the student to keep in regular contact with their Student Advisor regarding any issues which may result in a period of non-engagement (such as medical or other personal reasons).

No fee recalculation (if applicable) will be undertaken **until a student has completed the formal withdrawal or suspension process**, and the student records system has been updated with the approved last date of engagement. The University will notify Student Finance or SAAS of any withdrawal or suspension once approved.

In the event of withdrawal or suspension, fees for all Global Online courses will be recalculated based on the **number of modules commenced** in accordance with the Terms and Conditions.

All withdrawals and suspensions have to be approved in a timely manner within the academic year. Backdated requests will not be accepted. **Medical evidence will be required for all health related suspensions.**

b. Course transfers / Changes in study mode

Students should contact their Student Advisor for help and advice before proceeding with a course transfer or change in study mode.

Students wishing to transfer to Manchester Met from another higher education institution (or vice versa) are advised to discuss the financial implications with both institutions before proceeding with the transfer.

For internal transfers, course transfer dates will be aligned to students' points of engagement on both courses.

The University may recalculate fees charged in the case of a **course transfer**, or **change in study mode** based on modules commenced.

Students who **change study mode or course** must be aware that this may effect eligibility for Manchester Met discounts and also may result in more fees being charged over the courses duration (due to how fees are calculated).

The University will notify Student Finance or SAAS of any course transfers (Postgraduate Loan students only).

Overseas students may experience issues with their visa if there is a change in their course or mode of study. Students are advised to check with their Student Advisor before any change in study mode are made.

5. Awards, Discounts and Scholarships

The University reviews all Manchester Met awards, discounts, and scholarships annually, and may withdraw future provision at the end of an academic year or make changes to the terms and conditions of offer.

Applicants for students on Global Online courses are not eligible for the University's awards, scholarships or other discounts unless specifically set out within the scheme terms and conditions.

Manchester Met Alumni students will however be eligible for a 10% Alumni Loyalty Discount. Full terms and conditions are available via the following link. http://www2.mmu.ac.uk/study/postgraduate/fees/alumni-loyalty/

If a student is in receipt of more than one form of fee reduction (including discounts, awards or scholarship) they will only receive one fee reduction and will be awarded the greater amount.

If a student leaves the course with fewer credits which results in a fee reduction, the value of any award will be **pro-rated in proportion to the tuition fees charged** (see **Section 4.a**).

If a student **transfers courses or changes study mode**, this may affect eligibility for Manchester Met discounts and **students may be required to repay the discount in full**.

If a student **fails to pay fees** in accordance with University regulations, students may lose eligibility for any Manchester Met discount and students **may be required to repay the amount in full.**

6. Non-Payment of Fees

It is every students' responsibility to ensure fees are paid in full in line with published terms outlined in these regulations or the Terms and Conditions for Global Online Programmes.

Undertaking a University programme is a significant financial commitment. Students must only accept an offer for a course if they will have the financial means to pay fees.

a. Consequences for non-payment of fees

Failure to make payment of University fees in accordance with these regulations or the applicable Terms and Conditions will lead to consequences, which may include:

- Restriction of access to a Module and/or University systems and/or privileges (e.g. systems/library facilities/services) at any point in the year
- Suspension of studies during an academic year for non-payment of course fees
- Prevention from booking graduation ceremony tickets for non-payment of course fees (due to network restrictions)
- Withholding of certificates at any point in the year for non-payment of course fees
- Transferring of any overdue debts to our Legal Recoveries team for Court proceedings to be implemented where appropriate. We will in the first instance use the contact information we hold on our records system to attempt to contact you to discuss your debt, in exceptional circumstances, we may attempt to contact you using private messaging via social networking
- Engaging the use of an external tracing agent, a solicitor or 3rd party debt recovery agency, to support recovery of the unpaid debt on behalf of the University
- Without notice, offsetting any debt from payments received, credit notes raised on student account (including any course deposits/initial payments received towards current or new academic session)

b. Charges incurred for non-payment of fees

Should the University have to implement court proceedings to recover unpaid debts, court costs and statutory interest (currently 8% above bank of England base rate) will be charged and will increase the debt payable by the student.

