

STUDENT FEES POLICY

Policy owner:	Student Fees
Implementation date:	Sept 2025
Review date:	July 2027
Related policies:	See Policy statement for links
Related procedures:	

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Version History

Version	Approved by	Revisions made	Date
V1	FRC	Adoption of standard format & updates: Removal of Bonds	May 2024
V2		Amendments/additions for points 4.8.6, & 4.1.9 and section 4.9 Withdrawal and deferrals	Sept 2024
V3		Removal of references to Federal Student Aid	Nov 2024
V4		Clarification on fee increases and payment plans	Dec 2024
V5		Clarification on right of appeal against a fee-related suspension and updates on deposits	Aug 2025
V6		Clarification on refunds and deposits across Section 4, along with the update of the registration fee process for Education in Section 2.2	Sept 2025

1. Purpose

- 1.1 This document outlines the policies operated by the University in the setting and operation of Student Fees to provide clarity to students and staff on how student fees will be administered and operated.
- 1.2 Future tuition fees for all programmes are published on the University website and this policy outlines how those fees will be administered. Your own course fees will be included in your offer letter.

2. Scope

- 2.1 This policy applies to all tuition fees for all types of study within The University of Buckingham. It is therefore applicable to all students and sponsors (see Section 4.3 for Sponsors).
- 2.2 Additional information to assist with the scope of this policy is below:

- *FEE STATUS*: To identify which status (UK Home or International) refers to you, there is a link on our website: [Definition of Fee Status | University of Buckingham](#). Student Finance England makes this assessment and it can change during the duration of study.
- *APPLICATION / REGISTRATION FEES*:
 - For Education students, a registration fee/deposit is payable upfront which is non-refundable (from the September 2026 intake onwards, this will be offset against the first year's tuition fee as it will be incorporated into the total fee).
 - For MBChB, MMed, and MSurg students a non-refundable deposit is required which will be offset against the first year's tuition fees.
 - For all other Faculties, a deposit is required as a registration requirement as stated on your offer letter, which is also offset against the first terms tuition fees.

3. Legislative Context

- 3.1 The policy is informed by a collection of legislation and guidance, including but not limited to:
 - **STUDENT FINANCE ENGLAND**: The University's status as an Approved Provider enables the University to set its own UK home undergraduate tuition fees without reference to the UK Government fee cap (currently £9,250 per annum and from Sept 25 £9,535); however, it also currently restricts the value of Student Finance England tuition fee loans that UK domiciled (home) undergraduate students can access to the so-called lower limit (currently £7,400 per annum for two-year programs or £6,165 for all other programmes and from September 2025 £7,625 and £6,355 respectively). Students need to be aware that this usually leaves a balance that will need to be paid by the student or their sponsor.
 - Anti-Money Laundering

- Any UK Government restrictions placed on sending money to certain countries
- 3.2 This policy also takes into consideration, and is in compliance with the following university policies and/or procedures:
- [Data protection policy](#)
 - [Equal opportunities statement](#)
 - [Equality and diversity policy](#)
 - [University mental health policy](#)
 - [Prevent policy](#)
 - [Student Contract](#)
 - [Anti-Money Laundering policy](#)

4. Policy Statements

4.1 *Financial undertaking and financial liability*

- 4.1.1 The Contract for fee payment is between the University and the student. Invoice settlement is the responsibility of the student, including where sponsorship agreements are in place. The University will always seek to recover fees directly from the student in cases where payment from other approved sources is not forthcoming.
- 4.1.2 This policy forms part of the Student Contract. By signing the Contract, students are accepting the terms and conditions of registration including this policy; see: [Student Contract | University of Buckingham](#).
- 4.1.3 Research students registered beyond the prescribed course length on an extended period will be required to pay termly “Writing-up Fees.”
- 4.1.4 Students are required to pay fees and other charges applicable to their programme prior to the beginning of each term. See Section 4.9
- 4.1.5 Students must make themselves aware of the total financial undertaking for their respective course, including any accommodation costs, and not embark on the University journey unless they are financially secure in meeting the expected costs over the full student lifecycle at the University.
- 4.1.6 By entering and signing the Contract, a student confirms that they will be in the position to accept the cost of the course and other charges over the period of study.
- 4.1.7 All students will only be deemed registered at the point when the payment of the application fee, or the deposit on their offer letter is received by the University and they have arrived on campus for campus-based study, or attend on-line for on-line courses.
- 4.1.8 Students must remain in “Good Financial Standing” with the University throughout their period of study. This means settling fees by the point they become due and not having any overdue debt / money owing to the University, unless explicitly agreed in writing by the Student Fees Department.

4.1.9 The fees per course are reviewed annually by the University Finance & Resource Committee and the University reserves the right to adjust the tuition fees, generally in line with inflation. Students will be notified of any changes to tuition fees via email at least 3 months in advance of the new academic year. This notification will include the percentage increase and the new amount. The University will provide a clear explanation and justification for any fee increases.,

4.2 *Invoicing of fees*

4.2.1 Invoices will be raised until either the completion of studies or point of formal withdrawal. Statements will be sent out to confirm the invoices raised and the due dates. Copies of invoices and credit notes are available upon request.

4.3 *Commercial or personal sponsorship*

4.3.1 By accepting sponsorship, (where someone other than the student has agreed to pay the fees) the student agrees to the University providing the sponsor with information, whether at the sponsor's request or at the University's instigation including:

- a) records of academic attendance, whether at lectures, practical's, tutorials, seminars or project supervision.
- b) examination results and academic progress.
- c) any request by the student to change to another programme / course of study.
- d) changes to the end date of a student's programme, whether due to exam failures or other interruption to study.
- e) statements of a student's financial account with the University.
- f) any other communications relevant to the student's University financial account.

4.3.2 Commercial sponsors will have their own account, and the invoices and other financial communications will be directed to them in the first instance.

4.3.3 By agreeing to sponsor a student, a sponsor agrees to the University having the right, at its discretion, to inform the student about the state of the sponsor financial account. A student remains personally liable to pay their tuition fees if a sponsor fails to do so.

4.4 *Bursaries, and Scholarships*

4.4.1 As a socially responsible University, we're fully committed to attracting and supporting the very best students regardless of their financial circumstances. We have a range of scholarships and bursaries available for students to apply for that are awarded based on location, merit or financial need. They may be awarded across all schools of study and represent a discount from tuition fees.

4.4.2 Note that bursaries and scholarships will not be given if there is any overdue and outstanding debt. If overdue debt exists awards will be clawed back and only reinstated when overdue debt is cleared. If overdue debt remains the award will be withdrawn from future periods.

4.4.3 Bursaries are made available to students and further information can be found on this link. [Bursaries and Scholarships](#)

- 4.4.4 Scholarships must be actively applied for and are awarded at the University's discretion.
- 4.4.5 The full list of bursaries and scholarships is available at: [Bursaries and Scholarships | University of Buckingham.](#)
- 4.5 *Discounts*
- 4.5.1 The University may offer discounts, however only one award can be applied per student, whether discount, scholarship or bursary. [Discounts* | University of Buckingham](#)
- 4.6 *Fee waivers*
- 4.6.1 The University may be able to agree to a fee waiver in extreme circumstances. Application should first be made in writing to the Dean who if they deem appropriate will seek approval from the CFO.
- 4.7 *Payment of student fees*
- 4.7.1 Tuition fees payment should be made via the on-line student payment portal [Convera GlobalPay](#), debit or credit card (except American Express) or Bank Transfer.
- 4.7.2 Fees are due for full settlement in accordance with the due dates shown on the invoice or statement.
- 4.7.3 The University does not accept payment by cash or cheque so students must ensure all settlements of fees are made electronically by the invoice due date.
- 4.7.4 The Student ID must be quoted on all payments to ensure allocation to the correct account; see: [Tuition fees payment information | University of Buckingham](#)
- 4.7.5 If there is no reference as to what payments received by the University are intended for, then the Student Fees Department will allocate payments to the oldest outstanding invoices on the relevant account.
- 4.7.6 Students in receipt of Student Finance England (SFE) loans must ensure they understand that as a private university, the loan received for studying at the University may not cover the total course fee (see Section 3.1). Additionally, maintenance loans received by students from SFE, are only paid to the student 3 times a year in (Autumn, Winter, and Spring – not in Summer). Students should be aware that this does not align with many of the University's courses that continue over the summer. Students should therefore plan and budget accordingly.
- 4.8 *Overdue Student Accounts & Assistance Measures*
- 4.8.1 The University may email students reminders of overdue accounts, and payment must follow immediately, to avoid further action.

- 4.8.2 Any students having difficulties in meeting their commitments for payment should contact the Student Fees Department immediately, in order that the situation does not escalate and so that assistance may be given, including with financial management.
- 4.8.3 The University accepts that from time to time some students may suffer a change in circumstances and difficulty in paying for studies. In these situations, for students in otherwise good financial standing and good previous management of their student account, the University may be able to assist by offering instalment payments up to the next progression point (exam diet). This will be agreed on individual application to the Student Fees Department.
- 4.8.4 Only the Student Fees Department have authority to agree payment plans with students, to enable a phasing of the payments to assist students in financial difficulty. Students should discuss issues as soon as they are known to avoid further actions ahead of agreeing any plans. Such arrangements must be explicitly documented on the student account and to the student by the Student Fees Department.
- 4.8.5 Should a student default on such an agreement the University will take such steps as is deemed necessary, to recover the amount due. Furthermore, the University reserves the right to add administration fees of £25 and interest charges of 2% above the Bank of England base rate to the student account.
- 4.8.6 Any student who has overdue fees risks being placed “on stop” which will mean access to lectures, course materials and other University facilities and services, as well as the ability to submit for assessment, will be denied. If a student attends lectures in breach of our Fees Policy, they may be asked to leave the class.
- 4.8.7 The on-stop procedure will not be lifted until the account is up to date or a payment plan is in place and may result in a formal suspension of studies being imposed by the Registrar & Chief Administrative Officer. Students who have outstanding tuition fees will not be issued results, awards, transcripts, or references. Similarly, failure to settle accommodation fees may result in the risk of eviction from university housing. Furthermore, the University reserves the right to prevent entry to the graduation ceremony until full payment of **all** outstanding fees (tuition or otherwise) has been received and the student’s account is fully cleared. Please note that students are only allowed to set up one payment plan so if you default on this agreement a second agreement will not be permitted.
- 4.8.8 Where a student continues to have an overdue debt and this is forwarded to a credit collection agency for recovery, any additional fees incurred in this action will be payable by the student.
- 4.8.9 The University is obliged to and will advise the UK Home Office of international student debtors that are excluded from classes. Where overdue fees are not paid within 3 weeks of being placed on stop, the University will advise the UK Home Office that we have ceased to sponsor the student; this will result in curtailment of the student visa and risk the student being required to return to their home country within 60 days.

- 4.8.10 A student may exercise the right to appeal a formal suspension of studies by requesting a review of the decision via email to student-complaints@buckingham.ac.uk within 10 working days of the date of the letter notifying them of their suspension. Any evidence the student wishes to be considered in the appeal must be submitted with this request. It is the responsibility of the student to gather and provide any relevant evidence with their appeal. The University will aim to resolve the appeal within 28 calendar days of receipt and must inform the student of any anticipated delays. Appeals will be considered by the Pro Vice-Chancellor (or nominee).
- 4.8.11 Should a student have any outstanding debt at the point of graduation, if tuition results are withheld until the account is cleared, and if any debt, including Accommodation, they will not be allowed entry to the Graduation ceremony.
- 4.9 *Other Charges*
- 4.9.1 In addition to tuition fees, a student shall have primary responsibility for payment of:
- Accommodation charges for University-provided accommodation (including repair / renew charges and lock-out / key replacements). Overdue Accommodation debt may result in students being given notice to vacate their accommodation.
 - Expenditure on items such as field trips, specialist materials, visit fees or equipment costs (details of compulsory additional expenditure will be set out in the Offer Letter).
 - Charges or fines incurred, such as fees for examination/module retakes, research, writing up fees, u-Card replacement, library fees and fines, printing fees and other fines or administration charges in accordance with the Regulations Handbook, see: [Regulations Handbook | University of Buckingham](#).
- 4.9.2 Re-sit fees are charged per module (irrespective of the number of components to be resat).
- 4.9.3 Where a module is to be retaken with attendance, the full module cost (calculated prorata on a relative credit value basis) will be charged according to the following formula: *(retaken credits / total course credits) * total course fee*.
- 4.9.4 The MBChB is not a modular programme and, therefore, any permitted retakes will incur a further full year's fee.
- 4.9.5 Students exempt from a module due to prior credits, will have the fee pro-rated based on the following formula: *(exempted credits / total course credits) * total course fee*.
- 4.10 *Loans*
- 4.10.1 Where students wish to fund their studies in part or in full through external finance, they should be aware that the nature and values of loans available can vary according to nationality, residency and the course being taken. In many cases loans are

available both from governments and private entities. These remain the responsibility of students to arrange. Details of some more common arrangements are on this University website [Grants and Loans | University of Buckingham](#).

4.11 *FEA (future earnings agreement)*

4.11.1 Future earnings agreements can be explored by UK undergraduate students to bridge the gap between total course fees and all other funding for certain courses at the University (SFE, bursaries and Scholarships) [Future Earnings Agreements | University of Buckingham](#)

4.12 *Interruption, repeat tuition, withdrawal, suspension, change of circumstances*

4.12.1 The University understands that changes of circumstance may interrupt studies and require a student to change their expected leaving date in some way. Notification should be via the student to Registry and their Faculty Registrar who will ensure the relevant forms have been completed before forwarding to the Student Fees Department. Providing the notification is received before the start of the term, no further liability for Tuition Fees will be incurred past that term's fees. Students will be informed by email of any outstanding debt via a statement.

4.12.2 On termination of a student's membership of the University before the planned completion of studies, a final statement will be sent to the student advising of the outstanding debt which must be paid immediately. All subsequent payments received, whether specified or not, will be allocated to the oldest debt first and non-payment will result in the account being referred to our debt collection partners at additional costs, payable by the student.

4.12.3 If for any reason a student ceases to be a member of the University during the term, they will remain liable for the complete term's fee and any other debt outstanding. Fees paid in advance for any whole terms not studied will be refunded to the student in accordance with our refund policy statement below. All outstanding financial values will be emailed to the student from Student Fees via a statement of outstanding debt. Students will be informed by email of any outstanding debt via a statement.

4.12.4 For Students whose studies are suspended or terminated by the University, they will be liable for the fees up to and including that term, in the same way as withdrawals.

4.12.5 The only exception in a Withdrawal situation, is that a new applicant/student can decide not to attend and therefore there is a 14-day cooling off period that applies at the very start of the course.

4.12.6 Should a student wish to return they must have cleared their outstanding debt before the University will accept them back as a student. In this case the new current year rates for this course will be charged.

4.13 *Programme transfers*

4.13.1 Programme transfers must be agreed with the relevant Dean and all relevant forms completed and approved. The relevant Faculty Registrar will inform the Student Fees Department so that any revised liability can be calculated, and the student will be made aware accordingly. This may result in changes to any loans in particular the Student Loan from Student Finance England.

4.14 *Refunds*

4.14.1 If a student or sponsor falls into a credit balance, the below explains when the student may request a refund of the money.

4.14.2 Stringent checks, procedures will be completed by the Student Fees Department to ensure the validity of the request and to ensure neither students nor the University are put at risk of loss.

To protect both parties from the risk of money laundering, valid reasons for the refund will therefore need to be received so that the University can be satisfied it is not party to any such crime.

In addition, where country restrictions are put in place by the UK Government, the University must abide by such restrictions. This may prevent the University from refunding amounts back to the originating bank and in this situation, we will liaise with the student and sponsor to discuss the matter further on a case-by-case basis.

With all of this in mind, we have strict steps that both the student and the University staff must abide by as follows: -

- a) If the refundable amount is the exact amount that has been paid to the University via a bank transfer, then the requester must ask their bank to “recall” the payment as a first step.
- b) When paid by card, the University will process the refund back to the original card used for payment.
- c) If a student’s account shows a credit balance at the conclusion of their studies, a refund can be issued. As the University does not retain bank details, the student will need to complete the “Student and Sponsor bank form” and submit it to the Student Fees Department for action. Payment runs are processed twice monthly and the date on which we receive the refund form will determine when the payment is processed and returned to the student. If the student has a sponsor, the sponsor will be required to sign the form as well as the student. Student & Sponsor signatures must match those on the “Acceptance statement”.
- d) Students in receipt of a UK or overseas sponsorship loan and/or scholarship will have their account reconciled to ascertain if there are any monies due back to the fund provider before any refund to the student is initiated.
- e) During the period of study – i.e. the course duration, a student or sponsor account holder cannot pay an unspecified amount to the University and then

request that they will require all or part of the value to be paid back to them thereby using the University as a bank or holding account for overpaid funds. In this instance, any remaining moneys will be retained for future tuition or accommodation fees due during the period of study.

- f) The University cannot accept any payments for accommodation, unless the student is residing in university provided accommodation with a current Accommodation Agreement. Additionally, the University cannot accept payments for students' general living costs (foods, entertainment, clothes etc). Should these be received unwittingly, the payment will be used against any outstanding amounts on the account, or if no debt is outstanding, it will be returned to the payor in accordance with the policy statements above.
- g) Applicants who do not take up their places will be refunded any Deposit paid (minus any Administration Charge stated in your Offer) as soon as is reasonably possible, if:
- students or the University cancel the Contract in accordance with Section 8.8 and 8.9 of the Student Contract;
 - students have made a full disclosure of additional needs prior to registration, and the University confirms it is unable to fully accommodate their additional needs, as per Section 7.3 of the Student Contract;
 - the University has made a conditional Offer, and the conditions of the Offer have not been met;
 - Students fail to obtain a student visa (if required) from the appropriate competent authority and/or entry clearance at the UK border, where the refusal is not due to your conduct or actions; or
 - students cancel the contract within 14 days of enrolment for any reason in accordance with their rights under section 11.1 of the Student Contract.
 - However, if a student is refused a visa on the grounds of credibility, or is found to have misused their Confirmation of Acceptance for Studies (CAS) — including, but not limited to, using the CAS to obtain a visa and subsequently claiming asylum — no refund of tuition fees or deposits will be issued.
- h) All refunds requests will be checked and verified by a member of the Student Fees Department and the Universities authorised signatories before being submitted to the bank for payment. All Bank Charges and exchange rate differences will be the responsibility of the recipient.
- i) The University will only make refund payments as part of regulated payment runs (of which there are two - one in the middle and one at the end of each month), or in very exceptional circumstances at other times.
- j) The University cannot be held responsible for any regional/international delays in monies being received by the payee once the money has left the University bank account.

5. Responsibility

5.1 All students are responsible for:

- Following this policy in full.
- The full settlement of all applicable tuition & accommodation fees, and other charges that arise during their period at the University.

5.2 All sponsors are responsible for paying fees and charges on behalf of the students.

5.3 Student Fees Department are responsible for invoicing, the correct recording of payments and the correct processing of any fee adjustments or refunds.

5.4 Finance & Resource Committee (FRC) (under delegation from the University's Council) are responsible for setting and regulating fee levels, and setting and reviewing associated policies and procedures.

6. **Definitions**

<i>Student</i>	The individual registered with, and in receipt of a study programme provided by the University.
<i>Sponsor</i>	An individual or entity other than the student, that has agreed to support the student and pay for tuition and/or Accommodation fees.
<i>Approved Provider</i>	An institution authorised by regulatory body, to provide Educational Services
<i>Debtor</i>	An individual or entity who owes money for a service or product.
<i>Collection agency</i>	An entity external to the University, instructed to collect a debt on behalf of the University
<i>Offer Letter</i>	The document received outlining your offer and the terms involved.
<i>Tuition/Course/Programme</i>	The course you have signed up to attend.
<i>Student Lifecycle</i>	Complete period the student is studying with the University for that course.
<i>Payment plan</i>	An agreement to pay in instalments that must be adhered to and is over and above the normal due dates
<i>Money Laundering</i>	The process through which the proceeds of crime are processed and converted into assets that appear to have a legitimate origin. This process conceals the true origin or ownership of the funds.

