



## **Regulations on Student Financial Matters Academic Year 2024/25**

### **Introduction**

These regulations are for the academic year 2024/25. Programme fees due for previous academic years will be subject to the policy that existed at that time which can be accessed [here](#).

These regulations apply to all Undergraduate and Postgraduate taught programmes study, with the exception of BioMed Online program.

These regulations do not apply to Postgraduate Research Students (PGR) who should refer to [PGR Tuition Fees Charging and Refund Policy](#)

If you are studying for an apprenticeship degree and have signed your commitment statement with your employer and the University, your tuition fees are paid via the ESFA and your employer directly and as such, this policy does not apply to you. Should you have any queries regarding your commitment requirements, please contact your Faculty Apprenticeship Coordinator or your employer.

### **1. Student Fee Status**

- a. When you apply for a course at the University of Greenwich the admissions office will assess whether you are a Home or International student. This assessment will determine the level of fees payable. If you believe your fee status has been incorrectly assessed this must be appealed prior to registration.
- b. Your fee status normally remains unchanged for the duration of your course of study. However, there are some circumstances where you may change your fee status after the start of the course. Further guidance on this process can be found [here](#).

### **2. Tuition Fees Payable**

- a. Tuition fees due are based on the number of credits you take over the academic year, in line with the authorised programme structure. Every effort is made to ensure that the fees charged are correct at the point of registration. If you are overcharged, we will refund any overpayment due. If you are undercharged, we will ask you to pay the amount due, in a way that minimises hardship, which in exceptional circumstances may include agreeing an instalment plan. All fees due must be paid in the relevant academic year that it applies.

- b. If the University agrees that you can make changes to the programme you are studying or mode of attendance, this may affect the rate of tuition fees that you will need to pay to the university.
- c. Full time undergraduate fees are advertised on our website as an annual fee (120 credits annual programme of study), unless stated on course web pages.
- d. There is no additional fee for the assessment and award of credit through Recognition of Prior Learning (RPL), but only specific courses will discount the normal tuition fees payable for the programme of study where RPL is granted. The relevant Faculty will advise if this is applicable.
- e. For part time taught students, the fees charged will depend on the number of credits you are required and permitted to study per academic year.
- f. For part time undergraduate students, the maximum number of credits that can be studied in an academic year is 90 credits.
- g. Full Time taught postgraduate fees are charged in full for a programme in the first academic year unless otherwise stated on course specific web pages.
- h. Programme tuition fees are charged annually at the rate you were charged in the year you entered the programme.

### **3. Repeating Study**

- a. Students who repeat periods of study in a subsequent academic year are normally charged a pro-rata fee depending on the number of credits they need to repeat, unless the fee advertised on our webpages is described as flat rate, credit based or subject to an annual fee. See exception 3.c below.
- b. Students who interrupt their studies or are interrupted by the university part way through a year and subsequently return at the beginning of the next or a subsequent academic year will be charged a full year's fee for the academic year in which they return to study.
- c. Students who have had an academic decision made of deferral due to extenuating circumstances are not normally required to pay a fee for repeating the deferred course(s). If students have other courses they need to undertake or repeat in the same academic year where a deferral has not been received, students would be required to pay tuition fees for those courses.
- d. Repeat modules will be charged in line with our fee on entry charging policy.
- e. Students who are offered a resit examination in the summer break before the next academic year commences are provided with this opportunity without an extra tuition fee charge.

- f. Undergraduate and applicable postgraduate home courses including Initial Teacher Training and some Allied Health Professionals programmes are subject to the Office for Students mandatory fee limit. Students on these courses will not be charged more than the permitted fee. For academic year 2024/25 the limit is £9,250.
- g. The above does not apply to:
  - i. Postgraduate Research students who should consult the PGR Tuition Fee Regulations
  - ii. Independent and Supplementary Prescribing: P11173/P13583 PG Cert/Dip/MSc General Pharmacy Practice P12588 (PG Cert), P12589 (PG Dip) and P13371 (MSc GPP) PG Cert/Dip/MSc Medicines Optimisation – P13582 Associate Postgraduate Student – P13272.
- h. Students who withdraw from their programme of study and return to the university at a later date to undertake a programme of study with us will be subject to the fee charges, policy and procedures applicable at that time of return.

#### **4. Tuition Fees Deposits**

- a. Deposits paid to the university are normally non-refundable, except in the following circumstances:
  - i. you are subject to a refused UK student visa application, and you meet the conditions set out in paragraph 4 c below
  - ii. you do not meet the academic or other conditions of your offer
  - iii. you have extenuating circumstances which are accepted by the International Office; or you require a Student Visa and the University is unable to issue a Confirmation of Acceptance of Studies (CAS) to you.
- b. Please note that deposits are held for a maximum of three years, during which time you are expected to register with the University. In the event that you defer study to a later academic session (within the 3-year period), the deposit may be transferred to the new intake. After three years, the deposit will be non- transferrable and non-refundable and will be retained by the University.
- c. If your application for a UK student visa is refused before you have registered with the University, your deposit (and any tuition fees paid in excess of this) will be refunded as long as all of the following apply:
  - i. you have not yet started your programme of study
  - ii. your visa application was submitted after the deposit was paid and applies to the same academic year as your unconditional offer
  - iii. your visa application was made using an offer letter or CAS issued by the University
  - iv. you provide the University with a full copy of the visa refusal letter
  - v. you have taken all reasonable steps to overturn the refusal decision
  - vi. the refusal was not the result of a foreseeable error on behalf of you or your agent
  - vii. the refusal did not result from fraudulent or misleading information submitted by you or your agent.

- d. Enquiries related to refunds before a CAS has been issued should be directed to [intrefunds@greenwich.ac.uk](mailto:intrefunds@greenwich.ac.uk) If the University has issued a CAS to you, please email [casrequests@gre.ac.uk](mailto:casrequests@gre.ac.uk).

## **5. Payment of Tuition Fees**

- a. Tuition fees must be paid in accordance with the current arrangements for paying fees which are updated annually and are available [here](#).
- b. Payment of deposits and tuition fees in advance are made by BACS or card via our online payment portal hosted by Convera Globalpay for Students (GPfS). Any remaining tuitions fees not paid in advance are paid using either the GPfS portal or the University student payment portal by card.
- c. Payment methods for [Federal Aid Programme for USA students](#); OR students whose tuition fees are being paid by an approved sponsor OR a Tuition fee Loan by Student Loans Company are available [here](#).
- d. Under no circumstances will cash, in any currency, be accepted.
- e. If you have yet to apply for student finance, you will be registered under an agreement that you will apply for student finance upon registering. You will be provided with 6 weeks to secure funding by Student Loans Company.
- f. It is your responsibility to ensure that funding is in place via any government or non-government loan providers or sponsors. The university will endeavour to contact students who are not in receipt of funding and direct them to relevant advice services.

## **6. Tuition Fee Liability**

- a. If you fully register on a course, you will need to pay for your fees once you remain fully registered past key dates in the academic calendar.
- b. You will need to pay these fees irrespective of whether you engage in or attend lectures. To cancel your fees, you must either withdraw or interrupt from your course by certain dates detailed in 6e.
- c. You will be considered to have registered if:
  - i. NEW STUDENTS - you have verified your personal details, your programme of study and courses AND provided confirmation of your qualifications and identity that is acceptable to the University;
  - ii. CONTINUING STUDENTS - you have verified your personal details, your programme of study and courses.
- d. If you withdraw or interrupt within 14 days of registering, you will not be liable for any fees (excluding any applicable deposit). Please note, 14 days after registration

students will be liable for the percentage of tuition fees, below, in the event of withdrawal or interruption.

e. Fee Liability dates for academic year 2024/25 are:

**i. For September starters**

- Withdrawal/interruption up to Monday 06th January 2025 will be charged 25% of tuition fees.
- Withdrawal/interruption from Tuesday 07th January 2025 up to Monday 14th April 2025 will be charged 50% of tuition fees.
- Withdrawal/interruption from Tuesday 15th April 2025 onwards will be charged 100% of tuition fees.

**ii. For January starters**

- Withdrawal/interruption up to Monday 14th April 2025 will be charged 25% of tuition fees.
- Withdrawal/interruption from Tuesday 15th April 2025 up to Monday 22nd September 2025 will be charged 50% of tuition fees.
- Withdrawal/interruption from Tuesday 23rd September 2025 onwards will be charged 100% of fees.

**iii. For April starters**

- Withdrawal/interruption up to Monday 22nd September 2025 will be charged 25% of tuition fees.
- Withdrawal/interruption from Tuesday 23rd September 2025 up to Friday 12th December 2025 will be charged 50% of tuition fees.
- Withdrawal/interruption from Tuesday 06th January 2026 onwards will be charged 100% of tuition fees.

iv. If your official programme start date is outside of these months, then please contact [Student Fees and Funding](#) for advice on the applicable fee liability period

## **7. Procedures and Sanctions Applied for Non-Payment of Tuition Fees**

Once you have registered at the University of Greenwich, you agree to pay your fees by the detailed payment deadlines. If you miss a payment deadline the university will start the debt management procedure in stages and will contact you via email and/or text message to arrange payment. The following debt management process for collection of the unpaid fees will be undertaken by the University:

**Stage 1:** Debt Email 1 sent one calendar week after missed payment deadline (or when debt management is activated if after payment deadline). You will be made aware of future sanctions. **No sanctions applied at this time.**

**Stage 2:** Debt Email 2 sent three calendar weeks after Debt Email 1 of the missed payment deadline. You will be reminded of the outstanding balance and potential sanctions. **No sanctions applied at this time.**

**Stage 3:** Debt Email 3 sent five calendar weeks after Debt Email 1 reminder of the missed payment deadline. **Sanction: System and services access revoked.** This restriction will block your access to certain University services, for example library, computing and viewing of student records via the Portal. This will prevent students from: accessing coursework header sheets; the ability to hand in/electronically submit coursework; obtaining student letters for bank or building societies; view their academic profile, grades, marks, etc. online, until either the necessary steps are taken as advised by the university or acceptable alternative arrangements for payment of the outstanding tuition fees are made in consultation with the university.

**Stage 4:** Debt Email 4 sent seven calendar weeks after Debt Email 1 reminder of missed payment deadline. **Sanction: Withdrawal.**

Students who fail to make full payment of outstanding tuition fees or obtain an exceptional payment plan will be sent a final email. Their details will then be sent to the Executive Director of Student & Academic Services and the Chief Financial Officer who will consider if the student is to be withdrawn for non-payment of outstanding tuition fees.

Students who are to be withdrawn, eight calendar week after they miss payment plan date, will be sent an 'intention to withdraw' letter, advising them of the date they are due to be withdrawn, should they not make payment in full or have an exceptional payment plan agreed during the intervening period.

Students who make payment in full or have an exceptional payment plan agreed before the withdrawal date will have their access to services reinstated.

#### **General Sanctions applied for non-payment of fees:**

- i. **Transcripts/certificates** - Students who owe tuition fees will be unable to view, share or order any award documentation via our Digital Document Service until the debt has been cleared.
- ii. **Registration** - Students with a prior year debt or debt from a previous programme will not be allowed to re-register until acceptable arrangements are made for this debt to be cleared in full.
- iii. **Immigration** - Students who require a student visa to study in the UK are subject to the university's policy on [Sponsorship of International Students for Visa Purposes](#). In accordance with this policy, students who are withdrawn from the university due to non-payment of fees will have their student visa sponsorship withdrawn.
- iv. **Attendance at graduation** - Students who have not paid their tuition fees in full will not be allowed to attend the university's Graduation ceremonies, until the debt is paid in full. Once the debt has been cleared students should contact [awards@gre.ac.uk](mailto:awards@gre.ac.uk) to see if it is possible for them to attend a future ceremony.

#### **External debt agencies**

If you do not engage with our debt management process and fail to settle any outstanding fees, the university will reserve the right to refer the debt to an external debt collection agency.

## **8. Financial Support and Guidance**

- a. Information, advice and guidance is available on a wide range of student financial matters including outstanding tuition fee payments, and you can contact the Fees and Funding Service advice team at the university. Details about our services are available [here](#) and you are welcome to [contact us](#).
- b. Independent advice is also available from Greenwich Students' Union. Further details of their services are available [here](#).

## **9. Refunds**

- a. International students who do not successfully register should refer to the deposit policy as laid out in section 4 of this document.
- b. Registered students should follow [our withdrawal/interruption process](#) before requesting a refund form from our [Digital Student Centre](#).
- c. Non-Registered and Partner College students should request refund via email at [studentfinance@greenwich.ac.uk](mailto:studentfinance@greenwich.ac.uk)
- d. All refunds will be made to the original account of the payee.
- e. If payment was made by a third party (e.g., Student Loans Company or a Sponsor) any refund will be returned to that third party.
- f. If you have any tuition fee debt on your student account, this will be deducted from any refund.
- g. All refund requests for the MSc Industrial Practice students that relate to academic failure, financial considerations, not securing a placement by the deadline or attempting to complete studies early for visa purposes, are not valid reasons for a refund. If you feel there are exceptional circumstances that need to be considered, please submit an enquiry via the [Digital Student Centre](#).

## **10. Request for Payment Plans/Deferred payments**

- a. The quality of teaching and learning at the University of Greenwich is dependent on tuition fee payments. We expect all students to ensure that they have secured funding for their full period of study before commencing a course with us and we expect all students to meet their payment deadlines.
- b. The University appreciates that students may experience unforeseen financial difficulties and the university will consider requests for payment plans under the following grounds:
  - i. Bereavement of a family member who is responsible for payment.
  - ii. Difficulty in transferring funds due to significant grounds – conflict, natural/humanitarian disasters.

- i. Hospitalisation preventing the physical ability to pay fees.
- c. Students who are facing one of the above circumstances must [contact us](#). The request should outline the following information:
  - i. An explanation of why they are unable to pay their fees by the due date
  - ii. Any necessary supporting evidence
  - iii. A specified date by which time the fees can be paid and why funds will be available at this time.
- iv. This all needs to be supported by documentary evidence (including 3rd party documentary evidence) Supporting statements from family or friends are not acceptable if presented as the only evidence.
- d. Students can meet with a student finance adviser by [contacting us](#)
- e. The request for the payment plan will be assessed by a senior colleague in the Student Fees and Funding Team or by a panel depending on the request. Formal confirmation of either acceptance or rejection of the payment plan will be provided to the student.
- f. Should the re-negotiated payment date not be met, any exceptional payment agreement made will be cancelled, the full outstanding balance will become due and students will fall under the sanctions for the non-payment of tuition fees as detailed in section 7 above.
- g. Students will not normally be permitted to carry tuition fees into the next academic year.

### **11. For the Purposes of this Policy**

Students are persons registered on to any programme of study at the university or at one of its partners Colleges where the University of Greenwich is responsible for the collection of the tuition fee.

Non-payment of fees includes but is not limited to:

- Failure to make payments on a due date.
- Payments made which are subsequently not honoured or are reclaimed.
- Where payments have been made or are due to be made, for example by a sponsor or student support or student loan provider, and either of the following circumstances apply:
  - the payments are not made by a due date, or
  - where the payment(s) have been made, they are insufficient to cover the tuition fees due or where they are subsequently withdrawn by the provider.
- Where a student has applied to a student support provider but has failed to provide the necessary documentation to the provider and/or does not supply the university with adequate information to substantiate that their application is still being assessed.



- Where a student registers under the provisions for students waiting for a decision from a UK government support provider and they are subsequently not eligible for support.
- Where funding is re-assessed and reclaimed by Student Loans Company.

## **12. Annual Threshold for Tuition Fee Debts**

The University will set a threshold each year for tuition debts above which the sanctions detailed at section 7 will apply. Students who have a debt under this threshold who remain in debt at the end of the academic year will be sent an email and will not be permitted to re-register, receive their transcript or certificate or attend their graduation ceremony until acceptable arrangements for payment have been made as per the information at section

## **10. Students can check their tuition fee accounts and make online payments:**

- Log in to the student portal
- Navigate to the 'Student Records' section.
- Click the link on Check accounts, make online payments
- Select the option: 'Check accounts, Make online payments again'
- Click on 'Programme fee transactions' (tuition fees etc.), enter the payment amount, add it to the basket and follow the payment instructions.

## **Tuition Fee Increases**

Home and overseas students will be charged in subsequent years at the rate of fee charged in your first year of entry subject to paragraph 2 above that explains fee charges should you interrupt or withdraw from study. The following exceptions also apply:

- i. Many of our Undergraduate programmes are at the Government set cap of £9,250. Therefore, if you stay on the same programme of study, your fees will only go up in subsequent years if the Government increased this cap and where the university increases fees to reflect the costs of delivering the programme (including the university's central costs, such as library and IT services) in future years. Annual fee rates are published on our webpages. This does not apply to students studying at the Medway School of Pharmacy. Undergraduate and Postgraduate students studying in the Medway School of Pharmacy, please consult the [Medway School of Pharmacy pages](#) for this information.
- ii. For continuing student's international fees, these will not increase by more than the rate of inflation +3% in any given year.

## **14. Relocation and Closure of Programmes**

- a. This paragraph covers exceptional situations where the University transfers a programme to another campus or is not able to continue with a programme. It supports the commitments in the University's Student Protection Plan. This paragraph applies to:
  - i. students in receipt of tuition fees loan from the Student Loans Company;
  - ii. students who pay their own tuition fees; and

- iii. students who tuition fees are paid by a sponsor
  - b. Wherever possible before transferring a programme, the University will consult with students and discuss measures to mitigate the impact of any transfer. Please note that it may not be possible to do this in all cases, for example, in emergency situations. If your programme is transferred to another campus, you will be able to use the regular University bus services we run between all three campuses (the University will waive any charges for using the University bus service if you have to use it as a result of the transfer of your programme). If you feel it is not reasonable for you to use the University bus service and you incur additional travel costs, the University will compensate you for reasonable additional travel costs incurred as a result of the transfer of your programme; please contact the University Secretary at [universitysecretary@greenwich.ac.uk](mailto:universitysecretary@greenwich.ac.uk)
  - c. If your course or programme requires a placement and your placement becomes unavailable (other than as a result of your own actions) the University will consult with you and take all reasonable steps to secure an alternative placement. If the new placement means you would need to incur additional travel costs, the University will compensate you for reasonable additional travel costs incurred because of your change of placement, where your travel costs are not covered by other sources of funding (e.g. government funding); please contact the University Secretary at [universitysecretary@greenwich.ac.uk](mailto:universitysecretary@greenwich.ac.uk).
  - d. If a programme is to be closed, the University will consult with students before it is closed and will take all reasonable steps to ensure continuation of study. Usually this will be by the University arranging to phase out the programme. Where the University is unable to phase out a programme, the University will assist you in transferring to a different programme at the University or to a programme at another provider.
  - e. If as a result of a programme closing (or an essential placement being unavailable without a replacement) you transfer to another provider or you decide to transfer to a different programme within the University, the University will refund all tuition fees for periods of study that are not taken into account by your new provider (or on your new programme) and will provide compensation for reasonably incurred additional maintenance or travel costs that you cannot reasonably avoid. As each situation and students' individual circumstances will be different, it is not possible to specify in advance what compensation would be appropriate, but the University's intention is that as long as additional costs are reasonable and you act in a reasonable manner to minimise your losses, the University will seek to ensure that you are not out of pocket as a result of the transfer.
  - f. If your programme closes (or an essential placement is unavailable without a replacement) and you transfer to another provider (or another programme within the University) and you received a bursary/scholarship from the University, the University will honour the full amount of your bursary/scholarship (for so long as you continue the replacement programme) subject to your continuing to meet the University's eligibility criteria for the bursary/scholarship.

- g. In the exceptional circumstance that a programme is closed (or an essential placement is unavailable without a replacement) and the University is not able to preserve continuation of study, the University will refund all tuition fees and pay you reasonable compensation for maintenance costs and time lost. As each situation and students' individual circumstances will be different, it is not possible to specify in advance what compensation would be available, but the University's intention is that as long as you act in a reasonable manner to minimise your losses, the University will seek to ensure that you are not out of pocket.
- h. If the University proposes to relocate a programme or close one, it will contact affected students to inform them of the steps taken to minimise the impact on them and to identify whether any compensation might be appropriate.
- i. If you are in receipt of a tuition fee loan you will need to contact your student support provider to advise them that your course has been closed or transferred.
- j. If you believe that you are due a refund or compensation under this paragraph 5 and a refund or compensation has not been offered by the University, please contact the University Secretary at [universitysecretary@greenwich.ac.uk](mailto:universitysecretary@greenwich.ac.uk)

## **15. Complaints**

- a. Complaints relating to the operation of this policy will be considered under the following University procedures:
  - i. Applicants who have not registered can refer to the complaints procedure in the [Admissions Policy and Procedure](#)
  - ii. Registered students can refer to the [Student Complaints Procedure](#)
- b. Refunds, deductions or discounts will not be issued based on a student's dissatisfaction of the programme unless an agreed action following the complaints procedure.

## **16. Data Protection**

No part of this policy or procedure shall preclude a current or former student from making a formal request to see data held on them. Further information on data subject rights is available [here](#).