

**2019/20 Tuition Fee and Refund Terms and Conditions**

**Coventry University**

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|  **Related documentation** The Student Contract Refund & Remedy Policy Student Protection Plan  |

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**Purpose**

This policy provides clear expectations of a student’s financial obligations to the University following enrolment on to a course for the 2019/20 academic year (1st August 2019 to 31st July 2020).

It also sets out the withdrawal policy and financial implications following student withdrawal of fees due or any refund entitlement based on the length of time spent as a Coventry University student.

This policy should be read in conjunction with:-

* The Student Contract
* Refund & Remedy Policy
* The Student Protection Plan

**Overview**

Students are required to agree to be bound by these terms and conditions as part of the Student Contract. It is therefore important that the student understands what is expected of them in regards to payment of fees owed and also the options they have open to them to meet their financial obligations.

**Key Point Summary**

**(It is recommended that students read these Terms and Conditions in full)**

It is the student’s responsibility to ensure their finances are in order and that they are able to meet the costs of their fees before enrolling. The University offers payment plans to full time self-funded on-campus undergraduate and postgraduate students to spread the cost of their study, this is not available for students studying exclusively online. For more detail see Section 4.

Students have 14 calendar days after they have accepted their offer, to change their mind and cancel their acceptance by informing the University in writing

Students can withdraw from the University without any tuition fee liability in accordance with the fee liability table and subject to the University withdrawal process being followed. For more detail see table in Section 22.

Withdrawal without formal notification may result in liability of full fees. For more detail see Section 22.

International students must pay a minimum of £8,000 to enrol at every new stage enrolment period.

UK/EU students who are applying for a student loan must complete their application and submit in accordance with the Student Finance Body’s terms and conditions, it is not the responsibility of Coventry University to ensure students have done this or that the application has been received by the Student Finance Body. Students should check their application progress with Student Finance Body online regularly until confirmed. For more detail see Section 27.

UK/EU students who have been successful in their loan application are responsible for returning the loan agreement declaration in order to release fee payment to the University. For more detail see Section 27.

UK/EU students who have not been successful in their loan application but wish to continue study as a self-funding student should notify finance and make fee payment arrangements at the earliest opportunity. For payment plan options see Section 4.

Students are liable for fees if a sponsor fails to pay. For more detail see Section 8.

Tuition Fees invoices are sent out after enrolment is complete. The invoices are sent to the @coventry.ac.uk student e-mail account. For more detail see Section 2.

Tuition Fees for self-funding students are due in full for the academic year by the end of the enrolment period unless a designated payment plan has been requested and set up. This will mean the set up of card payment instalment or direct debit agreement. For more detail see Section 4 (Home/EU) and Section 5 (Overseas).

There is no arrangement fee or interest charged for payment by agreed instalment plan. For more detail see Section 4 (Home/EU) and Section 5 (Overseas).

Students are responsible for checking their account balance on the SOLAR system and accessing their @coventry.ac.uk e-mail for finance updates and reminders. For more detail see Section 2.

Students cannot progress to next year or graduate with an unpaid debt. Further implications of unpaid debt are detailed Section 20.

**Definitions**

|  |  |
| --- | --- |
| **“blocked”/ “block”** | Blocked students attract the following sanctions:-* Cannot borrow resources from the library
* Cannot graduate
* Cannot progress/re-enrol
 |
| **“enrolment”**  | Enrolment is the time period set by Coventry University for formally enrolling students on to their course.  |
| **“excluded”/ “exclude”** | Excluded students attract the following sanctions:-* Officially not a student whilst excluded, therefore in addition to sanctions for blocking:
* Cannot attend lectures
* Cannot receive teaching, supervision or admin services
* Cannot use or view any ITS services inc. MOODLE, SOLAR or email
* Marks not considered at exam boards
* No re-enrolment, progression, award and graduation
* No references from staff
* Visa/UKVI implications for overseas students
 |
| **“Island Student”** | A person who is resident in the Isle of Man or the Channel Islands |
|  |  |
| **“SOLAR System”** | This is the system for checking fee payments and balances and updating any change in personal details. It is accessed through the Student Portal and Moodle platforms.  |
| **“Stage 1”** | Stage 1 is the first term in which your study/course commenced. |
| **“Student Finance Body”** | Is the body from which you are receiving your student funding.  |
| **“Refund Policy”** | Sections 21-27 details the University’s Refund Policy for Student Withdrawals |
|  |  |

**Scope**

This policy applies to all students who have completed enrolment on to a course at Coventry University, including courses exclusively delivered online, only from 1st August 2019 to 31st July 2020.

## Important Information for all students

1. The University’s admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. You have the right to cancel your acceptance by informing the University in writing within 14 calendar days after you have accepted your offer. If you cancel within this period you will be entitled to a full refund of any deposit/fees which you have paid. If you cancel after this period the University retains the right to charge a proportion of the annual course fee (see section 20 for full details). The University’s withdrawal process (as detailed in Section 20 below) should be followed to communicate your cancellation. The University’s refund process then needs to be followed (as detailed in Section 20 below) and failure to follow the process may affect any refund amount due.
2. The University will review tuition fees each year. For UK and EU students, if Parliament permit an increase in tuition fees, the University may increase fees for each subsequent year of study in line with any such changes. Note that any increase is expected to be in line with inflation. The University will continue to charge EU students the same level of tuition fees as UK students unless this becomes no longer permitted by UK law. For overseas students, the University may increase fees for each subsequent year of study but such increases will be no more than 5% above inflation.
3. For undergraduate students beginning their studies in 2019/20, the University will charge the tuition fees that are stated on the course webpage and in the prospectus for the first year of study.
4. For postgraduate students beginning their studies in 2019/20, the tuition fee for the course that is stated on the webpage and in the prospectus will apply. If the duration of the course is longer than one academic year, the University may increase the fee for each subsequent year of study but any such increases will be no more than inflation.
5. For students beginning their studies exclusively online in 2019/20, the tuition fees are either payable in whole for the course or by module. The tuition fees that are stated on the webpage and in the prospectus will apply. If the duration of the course is longer than one academic year, the University may increase the fee for each subsequent year of study but any such increases will be no more than inflation.
6. The University will endeavour to inform you of any changes to tuition fees by e-mail or letter. All students should check their course fee prior to accepting their offer and enrolment and ensure they are able to pay for their course. Enrolment will not be permitted unless prior year debt is paid in full.
7. Full-time courses automatically attract the full-time fee. Part-time courses and repeat years or modules are charged per module on a pro rata basis to the full-time fee on the number of credits attached to the module. Within their tuition fees, a student will receive their first attempt at an examination and a resit attempt within the relevant immediate resit period at no charge. Where at the Progress Award Board’s (“PAB’s”) discretion, a student is granted the opportunity to repeat a year or module, a repeat year or module will be subject to an additional fee.
8. Any changes a student makes to their course may alter and increase the original fees charged (on a pro rata basis to the full-time fee based on the number of credits attached to the module) and may require a new or revised payment plan- see section 4 below. It is the student’s responsibility to check the costs with their faculty when adding or changing modules or changing their course

### Communications with students

1. Correspondence in relation to fees that are due for payment or that have become overdue will be sent via e-mail in the first instance, but by further email, letter and text message thereafter if payment is not made.
2. Invoices, credit notes and statements will be sent to the student’s university e-mail account which will be confirmed after enrolment.
3. It is the responsibility of the student to maintain, use and regularly check their university e-mail account throughout their study period.
4. Students can access financial information through the website and check current balances by logging in to the SOLAR system.

#### Payment Methods

1. Fees must be paid by the student, Student Finance Body or a sponsor.
2. Payments can be made via the following methods:
3. Debit/Credit Card (Diner’s Card, Maestro or Solo are not accepted).
4. Direct Bank transfer to Coventry University bank account
5. Direct transfer through Coventry University finance partner (Pay to Study or Western Union Business Solutions)
6. Bankers draft
7. Recurring Card Payment
8. Any failed payments may result in the student being instantly blocked and excluded and being subject to the University’s debt collection procedures.
9. Cash payment of tuition fees **cannot be made under any circumstances** by either the student or any third party as the University requires a clear audit trail of payments to comply with anti money laundering legislation. Bank transfers should only be made directly to the University bank account or using the designated payment partners (Western Union Business Solutions / Pay to Study).The University also strongly advises students to avoid making payments to agents and to engage with the International Office or Credit Control if having any difficulty arranging payment.
10. Students studying 30 credits or less in an academic year must pay in full for each academic year at enrolment.
11. Students studying over 30 credits in an academic year must pay in full for each academic year at enrolment or set up a payment plan as detailed in Section 4/5 below.
12. **Payment Plan for Self-Funded UK/EU On-Campus Students Only**

The payment plan available to full-time and part-time UK/EU undergraduate and postgraduate on-campus students only who not receiving the Government’s Student Loan who are self-funded are detailed below. A payment plan cannot have an end date beyond the course end date.

1. **Three Instalment Plan Per Academic Year**

Pay fees in three instalments: one 40% instalment and two 30% instalments.

|  |  |  |  |
| --- | --- | --- | --- |
| **Enrolment Period** | **1st Payment Due Date 40%** | **2nd Payment 30%** | **3rd Payment 30%** |
| September  | 1st November | 1st February | 1st May  |
| January  | 1st March  | 1st June  | 1st September |
| May  | 1st July  | 1st October | 10th January |

 There is no arrangement fee or interest charged for fee payments by agreed instalment plan.

If a student has an agreed payment plan and they make any to their course, it is the responsibility of the student to contact finance as soon as possible to seek to alter their agreed payment plan to reflect the new fees being charged.

##### **Payment Plan for Self-Funded International On-Campus Students Only**

The payment plan available to full-time International undergraduate and postgraduate on-campus students only who are self-funded are set out below

International students who are studying on-campus full-time and self-funding their course fees must pay a minimum of £8,000.00 to complete enrolment each year. This requires payment of £4,000 to release the Confirmation of Acceptance of Studies letter and a further payment of £4,000 before enrolment. International students who are studying part-time and self-funding are required to pay the academic year’s fees in full before enrolment. Student Finance England does not provide any student loans for International students.

Following payment of £8,000 to complete enrolment, the remaining balance of fees due are payable in full or can be split into two equal payments of 50% as per table below.

|  |  |  |  |
| --- | --- | --- | --- |
| **Enrolment Period** | **To enrol /re-enrol** |  **50% of remaining fees due by** | **Final Payment due by**  |
| September  | £8000 | 1st February  | 1st May  |
| January  | £8000  | 1st June  | 1st September  |
| May  | £8000  | 1st October  | 10th January |

### UK/EU Undergraduate Loan Scheme

 a. UK/EU students studying an undergraduate degree may apply for a student loan through the relevant Student Finance Body. The course fee for an undergraduate degree is normally £9250.

b. Part-time UK/EU undergraduate degree students who want to apply for a student loan through the relevant Student Finance Body must study a minimum of 30 credits (25% intensity) and a maximum of 90 credits (75% intensity) every year. Please check information on the relevant websites for each Student Finance Body using the useful links section at the end of this document.

### UK/EU Postgraduate Loan Scheme

* + 1. UK/EU students studying a taught or research masters, including courses delivered exclusively online, may be eligible to apply for a student loan
		2. To a maximum value of £10,609 (2018/19 PG Loan from SLC).
		3. PG loans are capped and the student is responsible for ensuring they can pay any financial shortfall by other means.
		4. The loan is paid directly to students in instalments and the University offers a payment plan in line with loan payment dates on receipt of proof of approved loan status. See Section 4 above and the table below.

**Postgraduate payment plan table**

|  |  |  |  |
| --- | --- | --- | --- |
| **Enrolment Period** | **1st Payment Due Date 33%** | **2nd Payment 33%** | **3rd Payment 34%** |
| September  | 15th October | 28th January | 29th April  |
| January  | 10th February | 10th June  | 10th September |
| April  | 28th May  | 10th September | 10th December |
| July  | 27th August  | 10th December | 10th March  |

1. **Sponsored Students**
2. A sponsor is a third party, eligible body or organisation that will be responsible for payment of the student’s tuition fees. A sponsor will typically be an employer, government body or Embassy/Consular Office. Family members and friends are not sponsors.
3. Every student enrolled is responsible for ensuring their fees have been paid in full for each academic year. This includes if they are being sponsored.
4. Students will be liable for fees until the University receives payment. The University must receive satisfactory evidence of financial assistance from sponsors before enrolment every academic year. The required evidence is a letter on letter-headed paper or a financial document such as a Purchase Order, showing an agreement to sponsor, the dates of sponsorship and the amount being sponsored. Sponsored students must provide proof of sponsorship before each enrolment period in order to enrol. It is the student’s responsibility to ensure any agreed sponsorship of tuition fees is paid within 28 calendar days of enrolment, in the event that a student’s sponsor withdraws sponsorship or does not pay within 28 calendars days the tuition invoice will be issued directly to the student and must be paid in seven working days. Sponsors are not eligible for any tuition fee discounts, payment plans, or scholarships.
5. Sponsor letters must be within date and state the years of sponsorship. For each year of study, all sponsored students must provide evidence of sponsorship for the specific course/modules, detailing the correct or full fee and the year of study on the sponsor’s official headed paper. The letter must specify that fees are to be paid to Coventry University in pound sterling GBP.
6. Changes to study with fee implications will require an updated sponsor letter or fee authorisation form.
7. Any overpayment can only be refunded back to the sponsor by your sponsor completing a sponsor refund form available on request or if it is to be credited towards future study the sponsor must indicate this on an official sponsor letter.
8. Students will not be able to graduate while there are outstanding sponsor payments.

#####  **Work Placement Year and Study Abroad Fees**

1. Undergraduate degree students undertaking a work placement year or study year abroad will have their tuition fees waived for that academic year.
2. Automotive and Transport Design, Product Design and Interior Design placement fees for 2019/20 will not be waived. Fees for the placement year are £792 for these courses.

#### Students Transferring to Coventry University

1. UK/EU students starting from Stage 1 having studied elsewhere may be charged Old Scheme Fees by providing evidence of study prior to August 2012 to Finance Counter in the Student Centre at enrolment.
2. Students transferring from Coventry University London Campus or Coventry University Colleges Ltd to Coventry University will need to ensure all financial obligations are met at Coventry University London Campus or Coventry University Colleges Ltd before enrolling with Coventry University.

##### **Island Students**

1. Undergraduate Island students who enrol after 31 August 2012 will be charged at the appropriate UK/EU rate and subject to the same terms within this policy as UK/EU students.
2. **Short-Courses or Continuing Professional Development (CPD) Courses**

#### Non-Credit Bearing Short Courses are individually priced to recover costs of delivery and reflect market rate and not subject to these terms and conditions. Fees are payable 28 days from receipt of invoice.

#### Credit Rated Short Courses are individually priced to recover costs of delivery and reflect market rate and not subject to these terms and conditions. Fees are payable 28 days from receipt of invoice.

Courses and modules which are specifically delivered as part of a separate contract with a partner organisation will be charged as agreed under such contract. No other discounts or fee reductions apply and all fees must be paid in full before the course starts.

#### Flexible Learning, Online or Distance Learning Courses

1. Online students studying exclusively off-campus and by distance learning are required to pay up front in full before or at enrolment. This does not include blended learning courses.

Students studying off-campus and by distance learning in receipt of a Student Finance loan, must provide evidence of such loan on or before enrolment. Without such evidence being provided, they may be prevented from enrolling on the course.

### Incentives and Scholarships

Scholarship information is available on the Coventry University website homepage under the [study at Coventry section](https://www.coventry.ac.uk/study-at-coventry/) for both home and international scholarships.

UK/EU Undergraduate Scheme

The following scholarships and incentives are only available for on-campus students and are not available for students studying exclusively online. Further, they are not available for students enrolled on individual modules.

Coventry Flying Start - essential extras included in the fees for undergraduate students

Your fees include access to required key materials (such as core textbooks, software and technical equipment), mandatory UK-based field trips and 1,000 photocopying credits per year. The details of what you will receive depends on which course you are studying and this is outlined on individual course pages. Course fees do not include charges for University accommodation, all examination re-sits, extensions to the designated period of study, optional field trips, final year materials for some art and design courses and any other miscellaneous expenses that may be incurred during your period of stud.

Please check link for full [details](https://www.coventry.ac.uk/study-at-coventry/student-support/flying-start/)

International Undergraduate Students

For information on Scholarships for international students please see [this link.](https://www.coventry.ac.uk/international-students-hub/new-students/international-scholarships-and-discounts/international-scholarships/apply-for-a-scholarship-/)

The total incentive, scholarship or discount a student can receive is capped at 30% of the published course fees. Where a student receives a combination of incentives, scholarships or discounts, one offer may be reduced in value due to this cap.

1. **Alumni Discount**
2. Students enrolled on to a taught Masters course at Coventry University who have an undergraduate degree awarded by Coventry University will receive a 15% discount on the published course fee. This includes students awarded their undergraduates by transnational partners holding an undergraduate Coventry University degree award.
3. Students enrolling on a similar or lower level qualification to that previously studied at Coventry University will not be eligible for an alumni discount.
4. Alumni discount will be adjusted if study mode is changed from full-time to part-time and the student will be liable for any repayment due as a result of this change.
5. The total incentive, scholarship or discount a student can receive is capped at 30% of the published course fees. Any other award may be reduced in value if you qualify for an Alumni discount. The Alumni discount will be applied to your course fees as the primary discount. Where a student receives a combination of incentives, scholarships or discounts, one offer may be reduced in value due to this cap.

## Change of Circumstances

* 1. It is the responsibility of the student to inform the University of any change of to the following circumstances, including:
* **Address/telephone/mobile changes** (changes must be updates via SOLAR)
* **Changes of card payment or bank details** if entered into an automated payment plan by card instalment or direct debit
* **Changes to Student Finance Body Payment** entitlement
* **Changes to sponsor arrangements** or if sponsor will no longer be supporting tuition fees
* **Changes from full-time to part-time** study and vice versa
* **Complete withdrawal**- the University assumes that a student will not be returning to their course. Fees must have been paid for the semester/term on which they enrolled; the remaining will be refunded in line with the Refund policy and section 23 below.
* **Temporary withdrawal**- the University assumes student will return to their course and any payments made will be held to offset course fees upon recommencement of study. If in doubt a Debt Officer should be contacted to discuss fee implications.
* **Withdrawal** without formal notification may result in liability of full fees.
* **Course/Module Changes-** any changes may alter the original fees charged and require a new/revised payment plan or extra payment. It is the student’s responsibility to check costs before adding modules or changing course.
* **Deferred modules**- the Universityassumes fees paid are to be carried forwardto cover the deferred modules.
* **Placement Students/Study Year Abroad** must be correctly noted against student programmes.

1. **Failed payments**
2. The University reserves the right to charge a £20 administration fee for failed direct debits/recurring card payments that are requested to be reset up to cover the additional administration costs.
3. **Consequences of delayed/non payment**
	1. Missed payments or instalments may result in the University applying its debt collection procedures. The University reserves the right to block a student ten working days after a tuition fee payment becomes due. If a student is blocked and they then fail to make the payment due within a further ten working days of being blocked, the University reserves the right to exclude the student. Following a student being blocked and excluded, the University reserves the right to pass the debt to an external collector which may affect the student’s future credit rating.
	2. The University also reserves the right to withdraw any offer or cancel any accepted place on a course where required payments have not been made before enrolment and/or the University reserves the right to withhold course materials, course progression, assessment results and graduation until the payments due have been paid.
	3. Please note that even if someone other than you makes any payment, or agrees to make any payment, on your behalf you remain liable for full payment until the University has received cleared funds. Any rights the University may have against the payer are not affected.
	4. There are consequences for delayed/non-payment of library fines, accommodation debt and welfare loans. Please contact the relevant University department for details.
	5. All University related fee obligations must be fulfilled before course progression or graduation. The University reserves the right to withhold progression or graduation for non-payment.
	6. The University has the right to refer unpaid debts to external debt recovery partners if a student does not meet their financial obligations and fails to engage with the University to resolve.This may involve recovery via formal legal process.
4. **Withdrawals and Refund Policy**
5. The Refund Policy applies to all students enrolled on a course in the 2019/20 academic year. Approved refunds will strictly be paid in the same method and to the same account as the money was originally received. Evidence of payment and copy bank statement will be required to verify details. This is to comply with money laundering regulations and no exceptions can be made.
6. It is the student’s responsibility to formally notify the University of their withdrawal at the point at which they leave the course. It is the student’s responsibility to formally notify the University of their withdrawal at the point at which they leave the course by filling in a withdrawal form.
7. The University’s registered date of withdrawal will be the date at which a [withdrawal form](https://share.coventry.ac.uk/students/Registry/_layouts/15/WopiFrame.aspx?sourcedoc=/students/Registry/Documents/Student_Withdrawal_Form.docx&action=default) completed by the student and is submitted to the appropriate Faculty Registrar subject to approval by the Faculty Registrar.
8. The date of withdrawal will be the date at which a completed withdrawal form is authorised by the appropriate Faculty Registrar. Failure to complete the withdrawal form and submitting it to the Faculty Registrar in a timely manner may affect any refund due in line with liability points in section 24 below.
9. No refunds are applicable for any previous or part month’s payments should a student be withdrawn from University due to non-payment of fees.
10. **Outstanding Fee Payments**

a. Once a withdrawal has been actioned, any outstanding fee shall remain on the student’s account and shall be pursued by the University or its collection agents. If legal proceedings are issued in respect of a student debt, the university reserves the right to seek to recover the legal costs from the student. Such processes may affect your credit rating. Any remaining credit will be used to offset any debt on the students account thereafter a refund will be issued.

1. **Complete Withdrawal**
2. The University's admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Once a student has accepted the offer of a place on a University course they have the right to cancel acceptance by informing the University in writing within 14 calendar days after completing the online or manual registration process or 14 calendar days from the official course start date, whichever is later (“**The Cancellation Period”)**. Cancellation within this period will entitle the student to be refunded any deposit/fees paid. The University retains the right to charge a proportion of the annual course fee for cancellation after this period (see Table in Paragraph 22 below). Students withdrawing in 14 calendar days are required to submit the cancellation form included in the Student Contract.
3. Students who completely withdraw from the University by submitting the withdrawal form after the 14 calendar days after completing the online or manual registration process or 14 calendar days from the official course start date, whichever is later are not expected to return to their course and shall receive a refund in line with this Refund Policy and the mechanism set out in section 24, below. Overseas students must also refer to section 28 below.
4. Retrospective withdrawals shall not be permitted. As stated previously, it is the student’s responsibility to notify the University of their Withdrawal at the point at which they intend to leave the course by submitting the withdrawal form. Should there be exceptional mitigating circumstances which meant it was not possible to notify the University at the correct time, please refer to section 31 below.
5. If the University withdraws a course, the Refund and Remedy Policy will apply.
6. **Fee Refund Calculation - Complete Withdrawals**
7. A refund can only be calculated once a complete withdrawal is actioned on the student’s electronic record in UNIVERSE, which can only occur following the completion of the necessary withdrawal process. Fees shall be refunded to the person or organisation that paid the fees and not to any third party.
8. All refunds should be requested by completion and submission of the [refund form](https://www.coventry.ac.uk/the-university/key-information/registry/withdrawal-refunds/?theme=main) and it is the student’s responsibility to ensure correct information and documentary evidence has been provided to allow the refund to be processed.
9. The standard mechanism for calculating fee refunds for 2018/19 entry students is based on liability points as per the Student Fees Liability Points Table for 2019/20 following University withdrawal below and is dependent on a student’s course start date.

|  |  |  |  |
| --- | --- | --- | --- |
| **Enrolment Period** | **Liable for 25% of fees payable** | **Liable for 50% of fees payable** | **Liable for 100% of fees payable** |
| September  | 15 days after enrolment or 15 days after course start (whichever is later) up to 07 January | 08 January to 28 April  | 29 April and after |
| January  | 15 days after enrolment or 15 days after course start (whichever is later) up to 28 April | 29 April to 30 September  | 01 October and after |
| May  | 15 days after enrolment or 15 days after course start (whichever is later) up to 30 September | 01 October to 5 January  | 06 January and after |

1. For students on courses shorter than one academic year, they will be charged the full course fee and be liable 100% of fees prior to enrolment (unless agreed by separate agreement). This does not affect their rights under the usual 14 day cooling off period.
2. International students who have withdrawn from the University will only receive a refund in accordance section 26 below and the above Student Fees Liability Points Table for 2019/20 following University withdrawal below once evidence of either their return home (passport stamp/airline ticket/boarding pass) or leave to remain has been provided to the International Office.

1. No refund will be given for a withdrawal from the PG Certificate in Leadership and Career Development/Professional Development (SLLT013).
2. Students studying Pre-sessional English will be charged full course fees for their Pre-sessional English Course prior to its commencement and no refunds will be given unless withdrawal is due to one of the mitigating circumstances as detailed in section 31.

23. Overseas Students – Refunds

For Overseas Students:-

* 1. Refund of a Deposit will be granted where application for a Tier 4 visa is refused (documentary evidence of refusal will be required). **Save for where:-**
	2. a visa application is refused due to submission of fraudulent documents/deception, or
	3. Incomplete or incorrect information has been provided as part of the admissions process;
	4. in which case, no refund will be applied.
	5. In cases of exceptional mitigating circumstances documentary evidence may be required.
1. Refund of fees where an overseas student completely withdraws;
	1. Will only be granted in cases of exceptional mitigating circumstances (documentary evidence may be required)
	2. Authorised refunds will not be paid until Coventry University has evidence that the overseas student has returned to their home country or been granted a new period of leave by the Home Office (documentary evidence may be required). Please check with the International Office.
	3. Authorised refunds will be made in line with the mechanisms set out in section 22 above.
2. Temporary withdrawals of studies;
	1. Fee arrangements for those overseas students with authorised temporary withdrawals will be made in line with paragraph 23 below.
3. In circumstances where the University is requested to make a refund by a student, in line with sections 24, 25 and 28, refunds will be issued in the currency by which the fee was originally paid. **In all cases, the risk stemming from currency fluctuations/conversions will be borne by the student.**
4. Approved refunds will strictly be paid in the same method and to the same account as the money was originally received. Evidence of payment and copy bank statement will be required to verify details. This is to comply with money laundering regulations and no exceptions can be made.

**24. Temporary Withdrawals of Studies**

1. Students who temporarily withdraw from the University are, by definition, expected to return. **The cancellation period detailed in section 1a above does not apply to temporary withdrawals.** The fee to be paid for the year in which a student temporarily withdraws will be calculated according to the liability points as set out in section 22. Refunds will not be issued for temporary withdrawals and any resulting credit will remain on the student’s account and be carried forward to the following year to count towards further fees charged.
2. If a student having temporarily withdrawn then decides to fully withdraw the temporary withdrawal date will be effective subject to faculty registrar approval and completion of the withdrawal form being received. Liability for fees will be as per section 23.
3. Where a student withdraws part way through a semester/term, and re-enrols at the same point the next academic year (during or after the same week the following year), they will be charged for the remainder of their course at the new academic year’s fee rate detailed on the Coventry University website, if the full fee was paid the previous year they must pay any inflationary or statutory increase for the remaining study.
4. If a student chooses to re-enrol the following academic year earlier than the week in which they withdrew, the University will charge for the additional semester/term(s) of study at the new academic year’s fee rate.
5. If the student re-enrols for the full academic year, they will be charged in full at the new rate, taking account of any credit detailed in section 24a.
6. Before returning to the course, it is the student’s responsibility to make the necessary arrangements with the relevant Course Administrator including confirming their intended return date. The Course Administrator will then communicate with Finance to ensure that the correct fee is charged for the student when returning to study.
7. Students who temporarily withdraw from their studies remain liable to pay any outstanding fees due to the University in accordance with the Student Fees Liability Points Table for the academic year in which they withdraw. Following University withdrawal, any re-enrolment will not be permitted until outstanding fees have been paid.

**25. Retrospective Withdrawals**

Retrospective withdrawals shall not be permitted. As stated previously, it is the student’s responsibility to notify the University of their withdrawal at the point at which they intend to leave the course. Should there be exceptional mitigating circumstances which meant it was not possible to notify the University at the correct time, please refer to section 29 below.

**26. Student Funding Body Loans – UK/EU and UK/EU Online students only**

1. The University must receive satisfactory evidence of financial assistance from the Student Funding Body towards the cost of tuition fees by loan or grant at enrolment or as soon as the funding is confirmed. The student will be liable for fees until the University receives the funds from the Student Funding Body. In some instances a student will be required to make a payment to the University to cover the fees up and until the Student Funding Body makes the relevant payment to the University. No refund shall be made to the student until the University has received the appropriate fee from Student Funding Body and the student has completed a refund form. If the Student Funding Body decides at any point to no longer support a student loan application, the student will remain liable for fees and will be expected to settle any remaining balance with the University.
2. The University will retain the Student Funding Body loan for students who are Student Funding Body funded and decide to completely withdraw. A complete withdrawal assumes a student will not return to study on the same course. Any overpayment from the Student Funding Body will be returned to the Student Funding Body
3. For students who are Student Funding Body funded and decide to temporarily withdraw, the University will retain the Student Funding Body loan payment that the student is eligible to receive up to the point of their withdrawal. A temporary withdrawal assumes a student will return a year later during the week they withdrew in order for Student Funding Body to continue to fund the remaining study. On return, the student will need apply for Student Funding Body funding for the remaining study at any inflationary fee increase. If the student returns earlier than the point at which they withdrew, they may be liable for fees that Student Funding Body may not fund. Please note that the Student Funding Body tuition funds cannot be used for previous years outstanding tuition or carried forward to subsequent years as Student Funding Body pay for specific study with a specific amount of funding for each academic year e.g. if a student has an outstanding withdrawal charge of 25% in 2019/20 and is charged 75% in 2020/21 for the remaining study, students cannot use 2020/21 tuition funding for withdrawal charges in 2019/20. The temporarily withdrawn year will be seen as a year’s worth of funding used, normally known as the gift year.
4. Students with a Postgraduate Loan from a Student Funding Body will be refunded as noted in section 24 above and must make arrangements directly with the Student Funding Body for repayment of loans.

**27. Sponsored Students**

a. The University must receive satisfactory evidence of financial assistance from sponsors. Students will be liable for fees until the University receives evidence and no refund shall be made to the student until the University has received the appropriate fee from the sponsor. Any overpayments from sponsors will be returned to the sponsor or carried forward to subsequent study on formal request in writing. Refunds will be calculated according to the mechanism set out in section 4 above. It is the student’s responsibility to ensure any agreed sponsorship of tuition fees is paid within 28 calendar days of enrolment, in the event that a student’s sponsor withdraws sponsorship or does not pay within 28 calendar days the tuition invoice will be issued directly to the student during the period of enrolment and must be paid in seven working days.

**28. PhD/Research Students**

a. PhD/Research students who completely withdraw will be liable for the full course fees as indicated in section 24 above. PhD/Research students who temporarily withdraw will be liable for fees as indicated in section 5 above, and fee implications may apply.

**29. Mitigating Circumstances**

1. For UK, EU, Island and Overseas students, in addition to the mechanism for fee refunds set out in section 24, above, consideration shall be given to making complete refunds to students who have to withdraw due to exceptional mitigating circumstances. The University shall consider each case on merit, however, please be aware that academic and financial difficulties are not normally regarded as acceptable reasons for any refund. Please refer to table below for acceptable and non-acceptable mitigating circumstances.
2. Such cases must be submitted to the Deputy-Vice-Chancellor (Planning and Resources) who shall liaise with the appropriate Dean of Faculty/School. Overseas fee paying students should also refer to section 28 above.

**Non-exhaustive table of Acceptable/Not Acceptable Mitigating Circumstances (resulting in a complete withdrawal)**

|  |  |
| --- | --- |
| **Normally acceptable** | **Notes** |
| 1. Recent (< 1 month) death of a close relative | "Close" means parents (& guardians), children and siblings, and a spouse/partner. It may include in-laws,grandparents and grandchildren if it can be shown that the relationship was very close, but not normally aunts, uncles, cousins etc. |
| 2. Recent (< 1 month) diagnosed illness or serious accident of the student | Illness or accident affecting study. It should be an incapacitating illness or an unexpected deterioration in an ongoing illness or medical condition. It also includes bone fractures and serious sprains; Medical certification must be obtained; self-certification is never acceptable as evidence of mitigating circumstances. Medical evidence MUST bear the GP’s practice stamp and/or be on appropriate headed paper. The University reserves the right to verify the medical certification with the relevant medical practice.  |
| 3. Recent (< 1 month) serious illness of a close relative | See notes above about the definition of "close". |
| 4. Recent (< 1 month) Change of employment circumstances | Unforeseen changes in employment i.e. withdrawal of sponsorship (letter from employer must be provided). |
| 5. Recent (< 1 month) unforeseen diagnosis of special educational needs and disabilities  | Special needs obstructing a student to continue with study that have been declared to the University within a month of enrolment and verified by the Faculty/School or Special Needs/Learning Support Tutor/Disabilities Office.  |
| 6. Visa related | Overseas fee paying students must refer to section 10 above. |
| **Non-****acceptable** | **Notes** |
| 1. Minor ailments and other conditions | Minor ailments where symptoms may be relieved by over the counter medication, sprains, long-standing medical conditions for which special arrangements could have been made or treatment anticipated and taken. Accidents/illness affecting relatives or friends (unless serious or the student is the sole carer). |
| 2. Social | Difficulty integrating to University life or home sickness. Decision to commence with employment rather than academia. |
| 3. Non-serious domestic or personal disruptions which could have been anticipated or planned | Moving house, holidays, weddings, religious festivals or other events where the student either has control over the date or may choose not to participate. Change of job or "normal" job pressure (exceptional crises at work might be acceptable), illness or death of pets |
| 4. Study-related  | Decision to transfer to an alternative institution. Computer difficulties, late distribution of materials by the Faculty/School, delays in printing, photocopying. Issues with predefined timetabling of modules |

**Useful Contacts & links in relation to the information contained within this policy**

Finance query help and assistance can often be provided by one of the teams based in The Student Centre on Gulson Road (blue brick building opposite the main Engineering Building).

Appointments to see a finance team member can be made at reception but we will also try to see you on a ‘drop-in’ basis subject to staff member availability. The teams based in the office are;

***Credit Control Team***

For help and advice to self-funding students on fee payment enquiries and to set up payment plans

**Tel:** 02477 652266 **Email:** debtenq.fin@coventry.ac.uk

***Student Funding***

For help and advice on Scholarships/Bursaries/Student Funding Body Maintenance Loan/Grant Support/Hardship Fund

**Tel:** 02477 652040 **Email:** funding.ss@coventry.ac.uk

***SLC Team***

For help and advice on Student Loan application queries

**Tel:** 02477 659786 **Email:** slc.reg@coventry.ac.uk

***Invoicing Enquiries***

For help and advice on invoices received and set up of sponsorship agreements

**Tel:** 02477 652277 **Email:** incenq.fin@coventry.ac.uk

***Treasury Team***

For help on payments made to the University for fees or other payments

**Tel:** 02477 652255 **Email:** moneyenq.fin@coventry.ac.uk

Other help and advice may be sought from;

**Students’ Union Advice Centre/Money Doctors**

**Tel:** 02477 655200

**Email:** infooffice.su@coventry.ac.uk

**Email:** moneydoctors.su@coventry.ac.uk

**Room:** The HUB

Appointments can be made via the ground floor reception

**Useful Links**

Student Finance England - Telephone: 0300 100 0607

<https://www.gov.uk/contact-student-finance-england>

Student Finance Wales

<https://www.studentfinancewales.co.uk>

Student Finance Scotland

[http://www.saas.gov.uk/](https://emea01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.saas.gov.uk%2F&data=02%7C01%7C%7C26eb50662ef94f85567508d5fd4493c1%7C4b18ab9a37654abeac7c0e0d398afd4f%7C0%7C0%7C636693393321658245&sdata=3sBfrc3D6j6sgGwnKCe2TXTH%2F7NiF6lwyP2coVmwXYM%3D&reserved=0)

Student Finance Northern Ireland

[https://www.studentfinanceni.co.uk/](https://emea01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.studentfinanceni.co.uk%2F&data=02%7C01%7C%7C26eb50662ef94f85567508d5fd4493c1%7C4b18ab9a37654abeac7c0e0d398afd4f%7C0%7C0%7C636693393321658245&sdata=opfJKs%2FUvttmfXbURwUT%2B4lzLqhwNqypCiEWH%2FCZBcE%3D&reserved=0)

Office of National Statistics

<https://www.ons.gov.uk/economy/inflationandpriceindices>

Coventry University Student Portal

<https://share.coventry.ac.uk/students/Pages/Index.aspx>

Office for Fair Access Agreement

<https://www.coventry.ac.uk/study-at-coventry/finance/offa-access-agreement/>

Coventry University Flying Start

<https://www.coventry.ac.uk/study-at-coventry/student-support/flying-start/>

Pay fees online by card

<https://payments.coventry.ac.uk/open/>

Student Contract

<https://www.coventry.ac.uk/legal-documents/the-student-contract/>