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## POSTGRADUATE (TAUGHT) STUDENT TUITION FEES PAYMENT POLICY 2025 – 2026

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# 1. INTRODUCTION

1.1 When you enrol on a course at the Norwich University of the Arts there are financial implications for you to consider. This Student Tuition Fees Payment Policy document will help guide you through these implications.

NB: This policy covers only rules and procedures with regard to tuition fees. There are other costs that you may incur, such as accommodation charges or costs associated with your course. There are separate guidelines and procedures for these types of costs, which are not covered in this document.

This policy applies to all Post Graduate (Taught) courses offered by the University.

Should you have any queries regarding this policy please contact a member of the Finance team or email: finance@norwichuni.ac.uk.

# 2. ASSESSMENT OF LEVEL OF FEES

- 2.1 Before you enrol each year you will be informed of your tuition fees for forthcoming year once you have completed our pre-enrolment portal. The fees that you will be charged will be based on your answers to a series of questions which determine your fees status (such as whether you are eligible for the Home fee rate). The University reserves the right to change your fees status at a later date if any of the information that you have provided is incorrect.
- 2.2 The University charges higher fees for non-Home students (i.e. International students), if you are in any doubt as to whether you are a Home student or an International student you should contact the University Academic Registry department for advice. The final decision regarding status rests with the Pro Vice-Chancellor Student Experience and Academic Registrar.
- 2.3 Tuition fees will remain the same for the duration of your course.
- 2.4 You should not withhold or reduce any payment as a result of any complaint you may have against the University, unless we confirm in writing to you that you can do so.

## 3. PAYMENT OF FEES

### 3.1 Home students

- 3.1.1 We require you to indicate how you intend to pay your fees. You will be asked to do this when you complete the University's online enrolment process. Options available are detailed under 3.1.2, 3.1.3, 3.1.4. & 3.1.5.
- 3.1.2 If you are paying all or some of your tuition fees there are two options available:
  - (i) Pay the full fee before 6 October 2025;
  - (ii) Pay by instalments:

You need to complete and return a direct debit mandate by 31 August 2025 so that payments can be taken on (or shortly after) the following dates:

First instalment – 1/3 of the fees due on 6 October 2025; Second instalment - 1/3 of the fees due 6 February 2026; Third instalment - 1/3 of the fees due 12 June 2026.

In exceptional circumstances we may agree to other instalment plans. In such circumstances, you would be required to complete and return a direct debit mandate by 31 August 2025.

Students who are unable to pay instalments by direct debit from a UK bank account should contact the Finance department for further advice.

Failure to meet any of the payment deadlines above may incur an administration fee of up to £50.

3.1.3 If your tuition fees are being paid by a sponsor:

You should produce a letter from your sponsor by 31 August 2025 confirming the proportion of your fees that they will pay, and stating that they will pay these fees. Please note that in the event of your sponsor not paying, liability for payment of your tuition fees will rest with you.

3.1.4 If you have applied for a Post Graduate Loan from the Student Loan Company:

You are required to:

- Inform us that you will be applying for a Post Graduate Loan by 31 August 2025;
- before or on enrolment day, produce confirmation that your Post Graduate Loan has been approved.

You will then be required to pay your fees in instalments by Direct Debit on the following dates:

First instalment – 1/3 of the fees due on **6 October 2025**; Second instalment - 1/3 of the fees due **6 February 2026**; Third instalment - 1/3 of the fees due 12 June 2026.

Students who are unable to pay instalments by direct debit from a UK bank account should contact the Finance department for further advice.

Please note that not meeting the payment deadlines above may prevent you from being allowed to enrol / re-enrol and/or lead to you incurring an administration fee of  $\pounds 50$ 

### 3.1.5 If your tuition fees are being paid via your student loan provider:

You are required to:

- have applied to the student loan provider by 31 July 2025
- before or on enrolment day, we should have received confirmation from your student finance provider that they will fund your tuition fees.

NB - If your student finance provider does not pay your tuition fees within 20 working days of enrolment day you will be invoiced in full for your fees.

#### 3.1.6 Fees in later years

For those students who start a part-time postgraduate taught award in 2025, the part-time fee will remain the same for later years of study and will not be subject to inflation.

### 3.2 International students

#### 3.2.1 International Deposit Scheme

3.2.1.1 If you apply to the University and are offered a place on a course, you will need to pay a deposit of £3,000 to secure your place. The £3,000 deposit only applies to your first year of study at the University. In some circumstances, you may not be required to pay a deposit such as if your fees are being paid by a sponsor or other third party. Full terms and conditions of the International Deposit Scheme are available on request from the University's International Office.

The deposit should be paid by 13 June 2025, and you will be instructed as to how this should be paid when you complete our online pre-enrolment process.

#### 3.2.2 Payment of the balance of your fees

We need you to indicate how you intend to pay the balance of your fees. You will be asked to do this when you complete the University's online enrolment process. Options available are detailed under 3.2.2.1 and 3.2.2.2.

3.2.2.1 If your tuition fees are being paid by a sponsor or other third party:

You should produce a letter from your sponsor or other third party by 31

August 2025 confirming the proportion of your fees that they will pay, and stating that they will pay these fees. Please note that in the event of your sponsor or other third party not paying, liability for payment of your tuition fees will rest with you.

- 3.2.2.2 If you are paying all or some of your tuition fees there are two options available:
  - (i) Pay the full fee 6 October 2025;
  - (ii) Pay by instalments:

If you have a UK bank account, you should complete and return a direct debit mandate by 31 August 2025 so that payments can be taken on (or shortly after) the following dates:

First instalment – 1/3 of the fees due on 6 October 2025; Second instalment - 1/3 of the fees due on 6 February 2026; Third instalment - 1/3 of the fees due on 12 June 2026.

In exceptional circumstances we may agree to other instalment plans. In such circumstances, you will be required to complete and return a direct debit mandate by 31 August 2025.

Students who are unable to pay instalments by direct debit from a UK bank account should contact the Finance department for further advice.

Please note that not meeting the payment deadlines above may prevent you from being allowed to enrol / re-enrol and/or incur an administration fee of £50.

#### 3.2.3 Fees in later years

For those students who start a part-time postgraduate taught award in 2025, the part-time fee will remain the same for later years of study and will not be subject to inflation.

### 3.3 Instalment plans

- 3.3.1 Where a student either agrees to an instalment plan, or where the University agrees to extended payment terms, there is an obligation on the student to make payments by close of business on the agreed payment dates.
- 3.3.2 If payment is not received by the payment date(s) then the University reserves the right to cancel the instalment plan and require immediate payment of the whole amount outstanding. The University also reserves the right to make a late payment charge of up to £50 for each occurrence.

# 3.4 Dishonoured Payments

3.4.1 The University reserves the right to make a charge of up to £50 on each occasion that a cheque is dishonoured by your bank, or when an agreed credit card / debit card / direct debit payment is declined, to cover our additional administration costs.

## 4. IF YOU DO NOT COMPLETE A FULL YEAR OF STUDY

# 4.1 Withdrawal from the University (Terminating your studies)

- 4.1.1 Where we refer to withdrawal in this document, this includes students whose course is terminated by the University for any reason, as well as those students who have chosen to withdraw.
- 4.1.2 The date of your withdrawal is crucial, as this determines the tuition fee applicable. If you decide to withdraw from your studies it is your responsibility to complete a withdrawal form and send it to the Course Administration Office. Do not assume that simple non-attendance will signify your formal withdrawal from the University.
- 4.1.3 Your fee liability will be calculated based on the date the University receives formal notification of your withdrawal, or the date the Academic Registry determines that you are no longer in attendance, whichever is earlier. It is therefore important that you contact your Course Leader as soon as you are thinking about withdrawing from your course, and that you complete and return a withdrawal form as soon as you have made the final decision to withdraw.
- 4.1.4 If you withdraw from the University your fees will be calculated as below:
  - Withdrawal on or before 26 January 2026: one third of full year fees payable;
  - Withdrawal between 27 January 2026 and 1 June 2026: two thirds of full year fees payable;
  - Withdrawal after 1 June 2026: Full year fees payable.
  - For full time MArch Architecture students where fees are paid directly to the University by the Student Loan Company:
    - Withdrawal on or before 5 January 2026: 25% of full year fees payable;
    - Withdrawal between 6 January 2026 and 20 April 2026: 50% of full year fees payable;
    - Withdrawal after 20 April 2026: Full year fees payable.

- 4.1.5 If your postgraduate course starts in September 2025 and we receive your withdrawal form by 29 September 2025 there will be no fees due. Any fees already paid by you will be refunded in full.
- 4.1.6 Students who have paid their fees with a US Federal Aid loan will be subject to a different refund procedure as required by the US government – this procedure is specified in the 'Norwich University of the Arts – Return of Title IV Funds (R2T4) Policy'. A copy of this policy can be obtained from the University's International Office.

# 4.2 Students intermitting (Taking an agreed break in your studies)

- 4.2.1 Where the University agrees to your intermission you will be advised of your fees for both the academic year you intermit and the academic year you intend to resume.
- 4.2.2 Students paying their own fees / Fees paid by a sponsor:
  - Fees in the year that you intermit will be calculated as one third of full year fees for each teaching block (or part) you are in attendance.
  - When you return from intermission, providing there is no repeat period of study greater than nine weeks, the balance of the annual fee due from the interrupted year will be charged. If the repeat period of study is greater than nine weeks, you will be charged in full for any teaching blocks which are being repeated.
- 4.2.3 If your postgraduate course starts in September 2025 and you intermit by 29 September 2025 there will be no fees due. Any fees already paid by you will be refunded in full.

# 4.3 Students transferring from / to another institution

- 4.3.1 You will be advised of your fees for the academic year you transfer from/to the University.
- 4.3.2 If your postgraduate course starts in September 2025 and you transfer to another institution by 29 September 2025 there will be no fees due. Any fees already paid by you will be refunded in full.

# 4.4 Students changing mode of study

4.4.1 Students who change from full time study to part time study, or vice versa, part way through an academic year, will have their fees calculated pro-rata to the number of weeks studied in each mode of study.

## 4.5 Late enrolment

- 4.5.1 Students enrolling in teaching block 1 after the start of the academic year will be liable for the full tuition fee for the year.
- 4.5.2 If you enrol late, you will be given a two week 'cooling off' period, which means that if you withdraw within two weeks of the date at which you started, you will not be charged any fees.

# 5. REPEAT STUDY

- 5.1 If you are required to repeat any part of your course we will write to inform you of any extra fees that will be charged.
- 5.2 No discounts will be applied for periods of repeat study.

# 6. FAILURE TO PAY

### 6.1 Consequences of paying your fees late

6.1.1 If you fail to pay your fees by the due date(s) for payment you will receive reminders from the University, and may incur late payment charges of up to £50 on each occasion, as detailed above.

### 6.2 Consequences of non-payment of fees

- 6.2.1 If you fail to pay your tuition fee by the due date(s) for payment you will receive reminders from the University, and may incur late payment charges as outlined in 6.1.1 above. If you still fail to pay you may:
  - Be excluded from the University by being withdrawn from your course (see 6.2.2);
  - Be unable to re-enrol for your next year of study;
  - Have your access to facilities withdrawn;
  - Be refused entry to graduation ceremonies;
  - Have the details of your debts passed to our external debt collection agents. This will incur additional costs which you will be liable to pay for;
  - Be prevented from enrolling at the University for any other course in the future.
- 6.2.2 If any instalments of fees have not been paid within 8 weeks of the due dates for each teaching block, and you have taken none of the actions outlined below, the University may withdraw you from your course.

The action you will need to take will depend on how your fees are being paid:

- If you are paying your own fees and have not paid the current teaching block's instalment within 8 weeks of the due date, you will be required to agree a payment plan to pay the outstanding fees, or we may withdraw you from your course.
- If you tell us that a sponsor will be paying your fees, and they fail to pay any instalment within 8 weeks of its due date you will be required to pay the tuition fees due. You will be required to agree a payment plan to pay the fees yourself. If you do not do this we may terminate your course.
- If you tell us you have arranged a Post Graduate Loan via the Student Loan Company, and we do not receive any teaching block's payment from you within 8 weeks of the due date, you will be required to agree a payment plan to pay the fees. If you do not do this we may terminate your course.
- 6.2.3 Where clauses 6.2.2 applies and you have taken no action to contact the University and make arrangements to pay your outstanding fees, we will write to you at both your recorded term-time and home addresses, and to your University and personal email addresses, giving formal notice of the outstanding fee due and our intention to terminate your course. You will then have the following options:
  - To pay your outstanding fees within 10 working days of the date of the formal notice letter and enter into a binding agreement to pay subsequent fees on time.
  - To agree an extended monthly instalment plan with the Director of Finance and Planning within 10 working days of the date of the formal notice letter to pay the arrears and remaining instalments when they become due. Please note that all fees should be paid before the end of May in each academic year.
- 6.2.4 Provided that you comply with one of the options in 6.2.3 (above), your notice of course termination will be withdrawn by the University. Should you not comply we will write to confirm that your course will be terminated.
- 6.2.5 If you are experiencing financial difficulty, please refer to section 8 of this document.

# 6.3 Your right of appeal

- 6.3.1 Once you have received the notice specified in 6.2.3 you have the right to appeal against the decision to terminate your course. **This procedure should only be used for appeals against withdrawal due to non-payment of fees.** If you have an appeal or complaint about any other aspect of your course you should use the appeal or complaint procedure outlined in Section J and Section K of the *Student Regulations and Procedures* available on the University intranet.
- 6.3.2 You may appeal against your withdrawal on one of the following grounds:

- You are able to pay your fees and wish to make payment arrangements – you should state why you did not make payment arrangements within 10 working days of the date of the formal notice letter;
- You have made an attempt to come to an agreement which has been rejected by the University, and you wish this decision to be reviewed – you should state the reason that you think that the University should review its decision;
- 6.3.3 Your appeal should be made in writing (either by email or post) and submitted to the Director of Finance and Planning, Francis House, 3-7 Redwell Street, Norwich, NR2 4SN (creditcontrol@norwichuni.ac.uk) within 10 working days of the date of the notice of course termination. You should clearly state your name, course and year of study, the grounds for appeal and how you intend to pay your outstanding fees **and** meet your future instalments. You should include any additional evidence that will support your case (for example, proof of funds in a UK bank account or other correspondence that demonstrates that you can pay your fees).
- 6.3.4 The Director of Finance and Planning will consider your appeal and notify you of the outcome within 10 working days of receipt of your written appeal and evidence. You may be required to attend a meeting with the Director of Finance and Planning, or his representative, to discuss your appeal should further clarification be required.
- 6.3.5 If your appeal is upheld, you need to make appropriate arrangements to pay your outstanding fees as confirmed by the Director of Finance and Planning or the withdrawal notice will be reinstated and your course terminated.
- 6.3.6 The decision of the Director of Finance and Planning will be final.
- 6.3.7 Following the conclusion of the University's procedures relating to this appeal you will be sent a letter notifying you of this fact and providing information on appealing to the Office of the Independent Adjudicator for Higher Education (OIA). A student may appeal to the OIA if he/she remains dissatisfied with the outcome of the appeal and has exhausted the relevant procedures of the University. The OIA may be contacted at the following address:

OIA Second Floor Abbey Wharf 57-75 Kings Road READING RG1 3AB www.oiahe.org.uk

# 6.4 Further action that the University may take against you

6.4.1 The University reserves the right to refer outstanding debts to an external collection agency, or ultimately to take legal action. The University will seek to recover any costs it incurs in taking such steps

# 7. METHODS OF PAYMENT & UNIVERSITY BANK DETAILS

- 7.1 The student payment office is located in room 107 on the first floor of Francis House. Our opening times are 10.30am to 4.30pm Monday to Friday. The office can be emailed at creditcontrol@norwichuni.ac.uk)
- 7.2 We are able to accept the following forms of payment:
  - Cheque drawn on a UK bank
  - Debit card
  - Credit card
  - Direct Debit (the method for instalment payments)
  - Flywire the preferred method for payments from overseas students who are not able to set up a Direct Debit from a UK bank account please contact the Finance department for further information
  - Bank transfer (please contact us for our bank details)

If you wish to pay by a different method other than those above, please contact the Finance Department for advice.

## 8. IF YOU GET INTO FINANCIAL DIFFICULTY

- 8.1 We recognise and understand that the expenses involved in undertaking a Higher Education course can sometimes leave a student facing financial difficulties.
- 8.2 In such circumstances we can often assist by finding a way of helping you meet your financial obligations, but only if you seek our help at an early stage.
- 8.3 Should you find yourself in difficulty, please contact either the University's Student Support department or Finance department as soon as possible.