



General Information

These notes are intended to provide help and guidance about payment of your fees. When we communicate with you about your fees or other financial related issues, we will always do so via your Liverpool Hope University email account (as well as other methods including letters and telephone contact).

When you register at Liverpool Hope University, you must have the funds to pay your fees or funding arranged (including tuition, accommodation and any other associated fees due to the University).

All tuition/course fees are payable before you start your course or if you are paying your own fees you may be eligible to join our scheme to pay in instalments over the year, but you must arrange this before you start your course. Details will be displayed during your online registration.

Accommodation/Hall fees are payable either in full or in three or five instalments and must be payable in line with your Accommodation Contract – the payment of instalments can be set up when you complete the accommodation finance task online.

Payment Methods

Liverpool Hope University offers you a range of ways to pay your fees. We accept most major credit/debit cards (including Visa, MasterCard but not American Express), cheques, banker's drafts and postal orders made payable to Liverpool Hope University. You can also pay by Direct Debit. The University cash office is situated in the Gateway building at Hope Park where you can make all your payments. However if you wish, you can pay by Debit/Credit Card on your online statement which can be accessed through your Student Records Management system. Payment plans can also be set up using credit/debit cards. Your card details are stored in an encrypted form with WPM Education – an external partner who are classed as a level 1 service provider under the Payment Card Industry Data Security Standard (PCI DSS).

Tuition Fees

Tuition fees, accommodation fees and any other associated fees are reviewed annually, and up-to-date details for tuition fees will be available at the following links

Undergraduate: www.hope.ac.uk/undergraduate/feesandfunding

Postgraduate: www.hope.ac.uk/postgraduate/feesandfunding

PGCE: www.hope.ac.uk/pgce/feesandfunding

International: www.hope.ac.uk/international/feesandscholarships

or by contacting the Student Finance office by email or telephone.

For most students who are here for more than one year, fees in subsequent years will remain the same as in Year 1. However for those students whose course fees increase at each year of study the increase will be close to, or commensurate with the long term predictions of inflation.

The tuition fee does not usually include the costs of field trips or travelling to placements. For more details on whether or not your programme has any field trips and other activities, please see the relevant subject leaflet and speak to your faculty for details of costs.

We will make every effort to ensure that the information you receive is as accurate as possible. In the unlikely event that we become aware of an error, we will let you know immediately.

If you have a general query regarding the fees we have charged you, please contact a member of the University's Student Finance Team: 0151 291 3339 or at financequeries@hope.ac.uk to discuss.

Sponsored Students

If an organisation (with the exception of Student Finance) or other sponsor is paying part or all of your fees (i.e. your employer or a government agency); it is your responsibility to provide clear evidence of this.

The University will act reasonably in determining whether evidence submitted is satisfactory.

Additional Information:

- A sponsor letter is required at the start of each new academic year.
- The University reserves the right not to accept the submitted documentation.
- If your sponsor does not pay then you will become personally liable for the fees.
- Students who do not submit clear evidence of third party sponsorship will be liable for all tuition (and any other associated fees).

Awards/Discounts/Scholarships (Tuition fee reductions)

All University awards, discounts and scholarships are reviewed every year and may be withdrawn at the end of an Academic Year.

Additional Information:

- If you are awarded any of the above, they will only apply if you complete the full academic year.
- If you withdraw or suspend the reduction awarded may have to be repaid in full.
- If you fail to pay your fees as agreed any amount awarded may be reversed and you will need to pay your full fees.

Non-payment

If you are experiencing difficulties in paying tuition or accommodation fees you should seek help at the earliest possible opportunity. Initially you should make an appointment with the student funds team by contacting the team based in the Gateway Building at Hope Park. They will be able to provide general advice as well as information about any additional funding that may be available. You may also want to speak to the Students' Union for support and advice. It is important that you keep the Student Finance team fully aware of developments which allows them to make informed decisions.

If your payments are late or you are unable to keep to a payment plan you need to contact the Finance Office either in person or by telephoning **0151 291 3339** to speak to one of our experienced advisors who will try and agree a payment plan with you that is beneficial to both yourself and the University. Liverpool Hope University recognise that occasionally factors beyond a student's control will impact on your ability to keep to your original payment plan and these will be taken into account. We apply a Student Debt policy which we believe to be fair but firm but has the flexibility to recognise and respond appropriately because of genuine difficulty.

For your information there is an up to date account balance which is always available on your Student Records Management System (SRM).

If you are unable to agree a payment plan, the Policy on Student Debt is activated (see Annex A). A further breach of a payment or continued failure to make an agreement will result in the withdrawal of all IT rights and de-registration from the University. One week's notice will be given before de-registration is affected. The University will then put any outstanding debts in the hands of an outside agency that will actively pursue the debts through the courts and any additional costs incurred will be added to your account. In order to maintain the high quality of teaching, and University facilities, and to be fair to paying students we will always act to recover debts.

If you do not pay your fees, the University reserves the right to:

- Not allow you to re-register with tuition fee debt.
- Suspend you during an academic year for the non-payment of tuition fees.
- Restrict you from attending your graduation ceremony for non-payment of tuition fees.
- Restrict your access to Liverpool Hope University services (i.e. Liverpool Hope University systems and library facilities) at any point in the year for non-payment of tuition fees.
- Withhold your qualifications, results or awards at any point in the year for the non-payment of tuition fees.
- Deduct from any sums due or becoming due to you from the University (tuition or hall fees and/or any other associated fees).
- Withhold visa/visa extension letters.
- Without notice to you, offset any debt from payments received; this will also include any course deposits/initial payments received towards current or new academic session.
- Restrict access to guest tickets for the graduation ceremony.
- Liverpool Hope University reserves the right to engage external debt recovery agents and solicitors to recover unpaid fees. Related costs/interest from this action will also be recoverable from the student.

For full details of our Policy on Student Debt please see Annex A

International Students (Non Home/EU)

For international students a non-refundable deposit of £3,000 has to be paid before a CAS letter is sent and your visa applied for. The amount of your tuition fee deposit will be confirmed in your offer letter from the University.

If you decide to defer or cancel your studies as a result of a visa refusal, you may be eligible to apply for a deposit refund of the amount you have paid to the University. This must be done by submitting a written request by email to financequeries@hope.ac.uk

Please note that when requesting a refund a non-refundable administration fee will be deducted (£100 administration charge). In the event that we are informed by UKVI that a visa refusal was made on the basis of deception, Liverpool Hope University reserves the right (at its sole discretion) to refuse tuition fee deposit refunds.

Once you are enrolled at the University, your deposit will be deducted from your tuition fees.

International students should pay their deposit through our Western Union international payment portal which is our preferred method and this can be found at: www.hope.ac.uk/international/feesandscholarships/

International students are required to pay 50% of the balance of tuition fees for the first academic year upon arrival before registration and the balance within three months (in other words students will not be allowed to register before they have paid the 50%).

Students who study on a Tier 4 General Student visa, it is important to note that you must pay any outstanding fees as requested to ensure you are not in breach of your visa conditions. When you complete the declaration on the visa application form, you are confirming that the money you have available to you is to be used for your maintenance which includes tuition fees.

As part of Home Office UKVI compliance, the University is required to withdraw visa sponsorship of any student who is in breach of their visa conditions.

International students (non home/EU) who pay all of their tuition fees by the 1st September (October starter) or the 1st December (January starter) may benefit from an early payment discount of £1,000. The early payment discount will not apply if you are:

- A Postgraduate or Research student
- Paying a fee equivalent to a home student for your postgraduate course because you have previously studied at undergraduate level at Liverpool Hope University.
- Paying a fee equivalent to a home student because you are taking a second MA at Liverpool Hope University

Accommodation Fees

Information on your accommodation fees will be set out in your student accommodation contract.

Please also note

- You are required to pay your accommodation fees in line with your Student Accommodation Contract.
- Accommodation fees will be charged annually to cover residence for the period specified in your contract.
- If you set up a three payment plan the instalments will be of equal value. This is not a termly charge as each term is not of equal length and therefore if you leave the University and are released from your accommodation contract at the end of a term there may be further monies to pay.
- Please note that unless specified otherwise in your contract, the University will not refund or rebate your rent paid to the University, whilst you are on your student placement, field study trip or where your lectures cease before the expiry of the contract.

Tuition Fee Loans

Full and part time, home/EU fee status undergraduate and full and part time Home/EU fee status PGCE students can apply each academic year to Student Finance to take advantage of a tuition fee loan to pay their tuition fees.

Additional information:

- You need to apply to Student Finance each year, applications are accepted via www.gov.uk/studentfinance
- You must apply within nine months of your course start date.
- You, your parents or partner (if you are dependent on them) must complete the form as soon as possible to avoid funding delays. You must ensure that your National Insurance number has been inserted.
- The form will ask if you require a tuition fee loan and if so, for how much. Information provided will also determine your maintenance loan/grant.
- You must ensure that the full course fee has been included in your application form.
- Tuition fee loans are only available to students undertaking their first degree.
- The University will receive your tuition fee loan payments (from the Student Loan Company) in three stages based on the fee liability percentages set by the Government. Please refer to the Fee Liability Section for further information.

Course Transfers

Students wanting to transfer to/from Liverpool Hope University to/from another higher education institution are advised to discuss the financial implications with both institutions prior to requesting the transfer. Students should contact the Student Finance team for advice by email financequeries@hope.ac.uk or by telephone 0151 291 3339.

If you are considering a transfer from a full time route to a part time route (or vice versa) part way through your course, you should discuss the financial implications with a member of the above team prior to the transfer as further fees may apply.

Additional information:

- If applicable, transfers may affect your Student Finance maintenance loan and grant funding arrangements.
- Tuition fees for full time routes in the event of a transfer to a part time route are generally calculated on specific fee liability dates commenced as a full time student or vice versa. This may result in you paying more fees in total by the end of the course. Please refer to Fee Liability Dates section for exceptions and further details.

Fee Liability Dates

Liverpool Hope University raises tuition fee invoices for the full academic year after your registration.

However if you are a full time home undergraduate student or a PGCE student, Liverpool Hope University may recalculate your tuition fees if you withdraw, suspend, transfer course or change your study mode (full-time to part-time or vice versa). We will do the recalculation based on the date this action occurs, and in line with the fee liability dates below.

- 25% of the tuition fee is charged after the first two weeks of the start of the course in the first term.
- A further 25% of tuition fee is charged from the first day of the second term.
- The final 50% of the tuition fee is charged from the first day of the third term.

Further details of the Liverpool Hope University fee charging withdrawal policy along with policies regarding other groups of students such as postgraduate students can be found in Annex B.

Additional information:

- If you suspend/withdraw from your course within the first two weeks of the start of the course in the first term, no tuition fees will be charged.
- If you suspend/withdraw after the first two weeks of the start of the course in term one, the tuition fees charged will be calculated based on the above three liability dates.

The information above will apply to **all Liverpool Hope University Undergraduate and PGCE students**, with only the following exceptions.

- If your tuition fees are funded by the Student Awards Agency for Scotland (SAAS) or NHS Social Work Bursaries (NHS) these agencies have one fee liability date of 1st December:
- If you are enrolled at Liverpool Hope University on 1st December, the full annual fee payment will be received from SAAS/NHS.
- If you withdraw/suspend your studies after the first two weeks of term one, but before the 1st December, you will personally be charged 25% of the full annual fee and will receive an invoice for these fees from Liverpool Hope University.
- Repeating school experience and repeating social work placement fees will be charged in full and will not be reduced if you withdraw or suspend your students after the first two weeks of the start of term one.
- Channel Island Government Agencies sponsored students – All agencies pay fees in three equal termly instalment.

If you withdraw/suspend your studies fees will be calculated based on the Liverpool Hope University's fee liability dates, you will personally be charged for any shortfall in fees not met by the above agencies and will receive an invoice for these fees from Liverpool Hope University.

Postgraduate taught students

The following additional fee will apply:

- Where a board extends the programme duration for a student for reasons other than valid mitigating circumstances, further pro-rata fees will be charged
- Irrespective of whether the normal programme duration has been exceeded a further pro-rata fee per module will be charged for retaking with attendance.

Refunds

The University will only process a claim for a refund when all other debts owed by the relevant company or student have been cleared

All refunds requests should be made in writing or email (financequeries@hope.ac.uk) detailing how the original payment was made. Any payment of a refund approved by the University will be made as follows in accordance with the original method of payment by the relevant payer:

- Credit /debit card /recurring card payments including online payment – approved refunds will be made directly back to the card from which it was paid.
- Bank transfer – approved refunds will be made directly back to the bank from which it was paid.
- Cheque – approved refunds will be made by BACS to a UK sterling bank account providing the cheque was from the same account. Bank details should be provided.
- Cash – approved refunds will be made by BACS if it is to a UK sterling bank account or by bank transfer. Bank details should be supplied.

Please note all refunds requested are subject to further investigation by the University and a company or student may be contacted to provide further documentation should the above not be acceptable to the University.

Withdrawal/Suspension from a Course at the University

Statutory right to cancel – online enrolment students

Once you have accepted an offer to study at Liverpool Hope University (Firm or Insurance), you will be able to cancel your acceptance within 14 days without giving any reason. The cancellation period will expire after 14 days from the date on which you accepted the offer, which is the date on which your contract with the University began.

How to cancel

To exercise your right to cancel, you must inform us of your decision to cancel this contract by a clear written statement, which may be sent by post or email.

Email: studentadministration@hope.ac.uk

By post to; Mrs C Harvey, Director of Student Administration. Liverpool Hope University, Hope Park, Liverpool L16 9JD.

Download the cancellation form www.hope.ac.uk/undergraduate/feesandfunding

To meet the cancellation deadline you must send your right to cancel statement before the end of the cancellation period. If you cancel this contract in this way we will reimburse you any payments received from you under the contract.

We will make the reimbursement without undue delay within 14 days of receipt of your notification of cancellation where possible. We will make the reimbursement using the same means of payment as you used to pay us.

Statutory rights

The right to cancel is a statutory right under the United Kingdom's Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Once 14 days have passed you can still choose to cancel your Firm or Insurance choice subject to the UCAS deadlines and regulations.

Please note there are UCAS regulations that both the University and applicants need to take into account when making any changes to an application to study. The UCAS website has guidance on making changes and any actions you need to make or be aware of. Please ensure that you refer to the UCAS website for further advice.

Your statutory right of cancellation does not affect your right to withdraw from the University at other times, subject to any ongoing obligations you may have to the University as a result of your registration should you commence studies at Liverpool Hope.

If your reason for leaving your course is related to finance in any way you can always contact one of the following areas to discuss further:

Student Funds studentfunds@hope.ac.uk

Student Union Advice Centre 0151 291 3707 or union@hope.ac.uk

In all cases you must also ensure you discuss your intentions with a Faculty Personal Tutor, Faculty Senior Academic Advisor, a member of Student Support & Well-being or Director of Studies if you are a postgraduate research student. You must complete an interruption or withdrawal from studies form as you will remain liable for your fees for the remainder of the academic session until this has been done.

There may be implications for fees and funding if you decide to leave – please make sure you have considered these and taken advice as necessary prior to your decision to leave your course.

The amount of fees you have to pay after your withdrawal/suspension will depend on the type of course you are studying and how your fees are paid – please refer to the section Fee Liability Dates.

Additional information:

- Your withdrawal/suspension date must be agreed with your Academic Advisor, Academic Head of Department or Director of Studies (Research students only) prior to you leaving the University.
- If you do decide to leave your course your leaving date will depend on a number of academic engagement points including: attending scheduled classes, submitting coursework, meeting with tutors, participating in field trips, accessing Moodle.
- Your Liverpool Hope University finance account (if applicable) will only be adjusted when your student record account has been updated to reflect your withdrawal/suspension by a member of the Student Administration team.
- Depending on how your tuition fees were funded (and paid for during the academic year of your suspension), further tuition fees may be due when you return from your period of suspension.
- If upon your return from suspension, you will not be returning to the same course at the same point please contact a member of the Student Finance team to discuss your fees prior to you returning to the University as higher fees may apply.

Annex A

Policy on Student Debt

Introduction

It is essential that students who are experiencing unforeseen financial difficulties in paying any monies owed to the University should seek help from staff in the Student Finance team at the earliest possible opportunity. It is recognised that that tuition fees and residence charges are of significant value and for many students this is the first time they have needed to handle such high value transactions.

The University will therefore be sympathetic and assist where it can although it should be recognised that as a part publicly funded organisation we have a responsibility to both current and future students to recover all charges from students who have studied here as the non-payment of debts negatively affects the University's cash flow and could limit the facilities and services that we can offer students.

1. No student shall normally be permitted to renew registration until all academic fees and charges relating to the previous session have been paid.
2. Those students who register or re-register at Liverpool Hope University need to make an agreement as to the payment of their tuition fees. On the first breach of the agreed payment plan, or failure to make such an agreement, this will result in library loan facilities and Hope network facilities being suspended during that breach. A second such breach, or continued failure to make an agreement, will result in the withdrawal of all rights and de-registration from the University. One week's notice will be given before de-registration is affected.
3. For students in Halls of Residence, the Accommodation Contract applies and paragraph 11.2 states that the University reserves the right to terminate the Accommodation Contract if the student fails to make any payment that is due and payment is overdue by 30 days or more. Any outstanding accommodation charge debt at the end of the licence period will be pursued through the external debt collection agency.
4. In terms of international students, full non-refundable deposits of at least £3,000 must be received prior to arrival and at least 50% of the remaining balance paid before registration can be completed and attendance at classes commence. A plan must be agreed with the Finance Department re-the remaining balance (see also 2 above). International students de-registering will not have deposits returned.

They will be liable for full payment of fees; where in exceptional circumstances such fees are refunded (with the written permission of the Vice-Chancellor & Rector or the Pro Vice-Chancellor Operations) they will be returned through their agents or directly to the institution the student is transferring to. The University reserves the right not to transfer monies to institutions which are not comparable in standard to that for which the permission to study was granted.

5. No student shall normally be allowed to graduate or receive an award until all tuition and academic related fees owing to the University have been paid. The University will consider each case on its own merits and not withhold the right to graduation unreasonably.
6. For non-tuition fee debt, and where the student can provide evidence of hardship, the University may agree a repayment plan whilst the student is registered. If the terms of the repayment plan are breached, then the University will consider the individual case and if the debt relates to academic matters, then the process in paragraph 2 above may be implemented. Where a student leaves the University with outstanding debt, the University will use a commercial debt collection agency to recover the monies owed.

Annex B

Tuition fee withdrawal policy

Introduction

Students accepted to this University do so on their merits and academic achievements. However, it is important to note that there is competition for places at Liverpool Hope University and that the place they take could easily have been offered to another unsuccessful candidate. Should a student withdraw from their programme of study, then this places a financial burden on the University, since their place is unlikely to be filled once they have left. In these circumstances, the University has no option but to seek reimbursement to cover any financial losses it may incur by the withdrawal of that student: in practice this means

1. that the student is liable to pay some of the costs for their early withdrawal, or
2. that the University may withhold some or all of the fees paid by that student, or
3. that the University may withhold some or all of the deposit paid by that student.

It should also be noted that any monies refunded will be returned to the account from which it was received.

If a student wishes to withdraw from their programme of study before the end of the academic session, then the Student is required to complete a Withdrawal Application Form and submit it to the Dean of Students (or his/her nominee) together with any supporting evidence necessary to prove claims made in the application. An interview with the Dean of Students (or his/her nominee) and support of their Academic Advisor is also required.

This is as a pre-condition for consideration of the exceptions to this Policy, given below:

Exceptions to the Refund Policy

A) Extraordinary circumstances - the provisions of this Policy allow for applications to be considered for full refunds under the following circumstances only:

1. Where, for any reason, the University discontinues the programme of study for which the student is registered.
2. Where the student withdraws because of their own serious illness, or the serious illness (or death) of a close family member (eg mother, father or sibling). Such cases must be supported by medical evidence from a GP or medical consultant.

The decision as to whether to allow the student a full refund will be made by the Dean of Students (or his/her nominee) at his/her absolute discretion and only in extraordinary circumstances in accordance with this policy [see A2) above.

B) Fee Calculation and Refunds

What fees will I be charged if I withdraw from the University?

Once you have completed an official withdrawal form ensuring it is signed by a senior academic advisor your fees will be amended. Your fees will not be reduced and you will be liable for the full amount until this documentation has been completed and an 'end date' agreed by the University.

Full-time and Part-time Undergraduate Students

Students who withdraw within the first two weeks of the start of term (the date stated on the current academic calendar) will not be charged and you will be credited the full year's fees. If however you withdraw after the first two weeks you will be charged 25% of the total fee if you withdraw in Term 1 and 50% of the total fee if you withdraw in Term 2. If you withdraw during the final term your fees will not be reduced and you will pay the full fee for the year. The University academic calendar can be found at www.hope.ac.uk/lifeathope/academiccalendar/

Please note that if you have taken out a fee loan through the Student Loans Company we will contact the SLC to advise them of your new fee and they will amend your loan accordingly.

PGCE Students

Students who withdraw before the 18th September 2017 (or within 2 weeks of starting their course) will not be charged and you will be credited the full year's fees. If however you withdraw after the first two weeks you will be charged 25% of the total fee if you withdraw in Term 1 and 50% of the total fee if you withdraw in Term 2. If you withdraw during the final term your fees will not be reduced and you will pay the full fee for the year.

Please note that if you have taken out a fee loan through the Student Loans Company we will contact the SLC to advise them of your new fee and they will amend your loan accordingly.

If the student returns to the University they will then be charged the full fee.

If a student suspends studies and returns at a later date, the University will then charge the difference between the full course amount (current at that time) and the amount charged on withdrawal.

Postgraduate Students/ Research students

If a student withdraws from a Postgraduate Taught programme, the University will charge by the number of modules (i.e. credits) they have started or completed.

If a Postgraduate taught student takes a break from studies the course fee will not be reduced and students will be expected to pay or make a payment plan for this charge during their break or on their return to the University. Please note any fees that remain to be charged will also be raised on your return to the University regardless of progression.

If a research student withdraws from the University their fee will be pro-rated based on the number of weeks attended.

Appeal

If the student wishes to appeal against the decision of the Dean, such an appeal should be put in writing to the Vice-Chancellor & Rector, setting out the reasons for the appeal. The Vice-Chancellor (or a senior officer of the University nominated by the Vice-Chancellor & Rector) will investigate and make a final decision as to whether the original decision was made fairly and in line with this procedure. The appeal will not be an opportunity to introduce new evidence, but will assess whether the original decision was reached fairly.