STUDENT FEES & UNIVERSITY DEBT POLICY

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1. Introduction

This document details the terms conditions and processes that will be undertaken by the Credit Control team in managing the non-payment of Tuition, Accommodation and Library fees and fines.

This document contains information on

- When where and how fees are to be paid
- Early settlement discounts, other incentive schemes and payment plans
- University sanctions applied to accounts
- Outline of services available if you are encountering financial problems in paying or maintaining payment plans.
- Terms and conditions relating to sponsors

2. Tuition fees requirements for all students

All students on a programme of study at Edinburgh Napier University are required to pay tuition fees and all other charges in respect of each academic year of the period of study. Fees are due for each academic year or period of study for the whole programme/course. Progression through a programme of study will be affected if fees are not paid.

It is your responsibility to ensure that the necessary funds are in place before starting on your course of study.

The fees due to the University are classed as Academic and Non-academic

Academic fees are – Tuition Fees, Field Trips, Exchange fees

Non Academic Fees– Edinburgh Napier Accommodation only, Rent, Library fees and fines

The University considers £25 cumulative debt to be a small debt value

Fee Deposits

Where fees are more than £6500 the University will require a non-refundable deposit as detailed in the offer letter. If you are an international student who requires a visa to study in the UK, your Certificate of Acceptance for Studies (CAS) number will not be released until the Finance Team has received your payment.

University Scholarships

If you have been awarded a University Scholarship, the award amount cannot be used in lieu of the deposit, which must be paid before your CAS can be issued. If you have been awarded a scholarship this amount will be deducted from your outstanding fee amount.

Prompt payment discount

There is a discount of £500 for full payment made 30 days prior to the course start date for self -funded students with annual tuition fees of more than £6,500 (with the exception of collaborative students).

Other fees and charges

All other fees, charges and fines (as published) are payable on demand. (e.g. fines, field trips, etc.).

The University reserves the right to request payment in full prior to being permitted to complete registration or, where appropriate, re-registration from any student who has current or previously had outstanding debts to the University.

Fee Status
You should be certain of your fee status, (as summarised below) before enrolling on your programme of study –

- Home
- Isle of Man/Channel Islands
- International
- RUK (England, Wales and N Ireland)
- ROI (Republic of Ireland)

If you think your fee status is wrong, please contact the Admissions team on ugadmissions@napier.ac.uk or pgadmissions@napier.ac.uk or contact them by phone on 0333 900 6040.

Please note Fee status claims cannot be applied for retrospectively.

The fees for students studying courses at Edinburgh Napier University are available online at https://www.napier.ac.uk/courses

Fees and charges for all courses are subject to annual revision / increase (any amendments will be charged accordingly) and are **due in full at the start of the academic session**.

Please note-The payment of fees is the responsibility of the student and in the event of a sponsor (Government or other) failing to make payment, the student will be held personally liable for payment.

Sponsorship

If you are in receipt of funding or sponsorship you need to have your funding in place before you start your programme of study.

Sponsorship means an Employer or Funding Body such as SLC/SAAS.

If the University Fees Team has not received evidence of funding/sponsorship, for example:

- Copy of current year SAAS / Student Finance letter
- Purchase order document from employer
- Letter of sponsorship on company headed paper addressed to Edinburgh Napier University

From week 1 of each academic year / trimester, the student will be charged for fees and the balance will be due and payable.

If sponsorship is for more than one academic year, your information will need to be updated at the start

of each new academic year.

Please note we have a small number of approved organisations who will pay fees including the deposit. Please check with Fees team at fees@napier.ac.uk regarding eligibility.

Without confirmation of sponsorship at the start of your course of study, you will be required to pay in full or set up a payment plan, which will be amended upon receipt and validation of written evidence of sponsorship (e.g. copy of SAAS letter, letter from your employer on company headed paper).

Upon receipt of sponsorship confirmation Finance will charge your sponsor directly. **In the event of a sponsor defaulting on payment, it is your responsibility to pay your fees** and, in this circumstance, you will be charged for all outstanding fee payments, which will become due and payable.

3. How do you pay your fees?

Tuition fees prices are available online at https://www.napier.ac.uk/courses

Please note – Fees and charges for all courses are subject to annual revision / increase and are due in full at the start of the relevant academic session. The payment of fees is your responsibility and in the event of your sponsor (Government or other) failing to make payment, you will become liable for payment.

To pay fees in full

The University requires payment of tuition fees in full prior to enrolment using the following methods of payment:

- UK Debit or credit card online at ePay (please note Maestro cards are not accepted).
- International card payments and bank transfers will be directed via ePay to our Flywire payment site.
- Convera : **Pay your fees with Convera**.

Please be aware you may incur charges if you choose to pay by bank transfer and it may take up to 10 working days for the funds to reach the university bank account.

Paying fees in instalments

Students can pay by instalments via a payment plan which **must** be set up prior to enrolment on ePay

If a deposit has been paid the balance of fees due will be set up in the instalment plan e.g. £15,590 due, £6,000 deposit paid £9,590 due on instalment plan. Payment plans are only available if paying by debit or credit card (Maestro cards are not accepted). Please note; there is no option to pay instalments by bank transfer or direct debit. **The options for payment plans for full time courses are listed below:**

	September enrolment	**January enrolment**
1.	50% at enrolment and balance in January	50% at enrolment and balance in May
2.	3 instalments – October, January and March	3 instalments in February, May and July
3.	6 instalments from October to March inclusive.	6 instalments from February to July inclusive

The University is required to comply with Anti Money Laundering regulations. In accordance with this the University reserves the right to refuse or reject any payment where the origin cannot be identified and will only return funds back to the original source.
Any student attempting to make payment in a manner believed to be fraudulent will be referred for breach of student conduct regulations Student Conduct and Discipline

Any such incident or suspected incident may be reported to the appropriate authorities including the National Crime Agency.
The University works with Payment Services Providers to ensure that there is adequate fraud monitoring in place. If fraud is identified a formal investigation may be initiated. All incidents of fraud or suspected fraud are monitored for audit purposes and the University reserves the right to withdraw specific payment options if fraud is suspected.

4. Overseas/International Students

The deposit is a payment towards tuition fees and is **non-refundable**.

If you have been awarded a University Scholarship, the award amount cannot be used in lieu of the deposit, which must be paid before your CAS can be issued. If you have been awarded a scholarship this amount will be deducted from your outstanding fee amount. For any scholarship queries please contact InternationalSupport@napier.ac.uk

The deposit will **not be refunded** if:

- You decline your offer of a place on a course after paying your deposit
- You enrol at Edinburgh Napier and then withdraw from your studies at any time before completion of the course.
- You pay a deposit and then choose to enrol at any other institution, university, or college.
- You fail to enrol within the enrolment deadline despite demonstrating a granted Visa.

5. Postgraduate and Undergraduate Courses

Post Graduate Course -

SAAS funded places

SAAS provides funding in the form of a loan for Scottish domiciled students studying full time postgraduate courses. This means that you will have to have been ordinarily resident in the British Isles for the three years immediately preceding the academic year in which the course begins.

Maximum loan is £7,000.

You must be settled in the UK as indicated by the Immigration Act of 1971. You must also be ordinarily resident in Scotland at the time of application.

Postgraduate Discount Scheme

The University is offering a 20% discount in taught postgraduate tuition fees for alumni who have

graduated with an undergraduate or postgraduate degree from Edinburgh Napier University (or any of its antecedent institutions) who enrol for either a full-time or part-time taught postgraduate degree course. The discount is only provided on the self-funded portion of the tuition fee. Full details of the policy can be found here: Graduate discount policy (napier.ac.uk)

Please note, if you do not complete your MSc/PHD course in the required timeframe, then a writing up fee will be applicable.
The writing-up fee will be charged each Academic Year until the course is completed.
https://www.napier.ac.uk/research-and-innovation/research-degrees/funding

A ten month payment plan is offered to MSc / PHD students on ePay with annual fees in excess of £16,500.

Undergraduate courses

Undergraduate full time UK students can apply to SAAS or a Local Education Authority (LEA) for financial assistance for which they need to apply for each of the academic years of study required completing their course of study.

The fees for students studying courses at Edinburgh Napier University are available online at https://www.napier.ac.uk/courses

Government Funding

If you live in Scotland
Full-time undergraduate students domiciled (as defined by the Student Awards Agency for Scotland) in Scotland, who are studying at publicly funded institutions in Scotland for the first time are eligible to have the costs of their annual tuition fees paid, by the Scottish Executive thorough the Student Awards Agency for Scotland (SAAS).

You must apply each year to SAAS for the payment of your tuition fees even if you are not applying for any other means of support. Where a valid letter of award has been provided your personal contribution will be adjusted accordingly.

Note: For continuing EU students funding may be subject to change please check the SAAS website https://www.saas.gov.uk/need-to-know/brexit

You can apply:
- Online at www.saas.gov.uk/
- Telephone SAAS 0300 555 0505

If you live in England, Wales or Northern Ireland
Full-time undergraduate students who live in England, Wales or Northern Ireland must apply each year to their funding body for the payment of their tuition fees even if they are not applying for any other means of support.

Funding bodies:

- England and Wales – Local Education Authority (LEA)
- Northern Ireland – Education & Library Board

Where a valid letter of award has been provided the student's personal contribution will be adjusted

accordingly.

Useful contacts

Students who live in England:	https://www.gov.uk/student-finance-register-login
Students who live in Wales:	https://www.studentfinancewales.co.uk/
Students who live in Northern Ireland:	https://www.studentfinanceni.co.uk/
Student Room	https://www.thestudentroom.co.uk/

6. Refunds

Refunds

If you are eligible* at any point for a refund, the refund will be made using the same payment method as original payments in line with the University Anti Money Laundering policy and legislation.

*To check eligibility please contact the Fees team on fees@napier.ac.uk.

Refunds will **ONLY** be made in the event that -

- A rejection is received for a UK student visa application.
- If you decline your place within 14 days of making your deposit payment.

If you wish to request a refund, you **must** submit the following paperwork to the University's recognised country representative or the International Operations team

- The original unconditional offer letter from the University
- The refusal letter from the Visa office/UKISA/Immigration office

Refunds will be made using the same payment method as the original deposit and to the same debit/credit card or bank account that was used to make the payment, evidence of the original transaction will be required.

Bank charges incurred by the University in processing any refund will be deducted from the value of the refund.

The above procedures do not apply to students whose fees are funded in full by SAAS, as these refunds will be managed under the SAAS terms and conditions.

7. Part time Students

If you are entering a part-time course of study, you must ensure that the necessary funds or sponsorship are in place to pay your tuition fees.

Part time Courses

Modular billed

If you are a Modular billed student you will be invoiced per Trimester for the number of modules you are studying within that trimester. If the total of the trimester fees is £750 or more, a payment plan can be set up by RCP (Recurring Card Payments) **OPTIONS 5 OR 6 ONLY** online at

www.napier.ac.uk/epay

Structured programmes

If you are studying on a structured programme of study (60 credits or more) you can either pay in full or alternatively you can pay in instalments by setting up a payment plan to a maximum of 6 instalments. Please visit online payments at www.napier.ac.uk/epay

Note: if only one Trimester of study is undertaken payment **must be made in full within the Trimester, the same as for Modular-billed courses.**

SAAS Part Time Fee Grant – For 25/26 session please complete the online application at www.saas.gov.uk/

8. Deferrals

If you have paid a deposit or your tuition fees in advance of joining the University for the relevant academic session and subsequently arrange to defer your studies or delay the start of your studies. you may be liable to pay for any increase in fees if your deferral is greater than one academic year.

9. Withdrawal or Suspension from Full Time study

In the event of you having to withdraw from a programme of study, you must advise the Programme Administrator in writing or by email. This will be the date of withdrawal that will be used to calculate any fees due. The total fees due less any non-refundable deposit, scholarship or discount will be charged as follows:

All Trimesters

1. Withdrawal in the first 4 weeks of the first Trimester no fee due however, deposit will be retained. Deposit is Non-Refundable.

2. Withdrawal after 4 weeks of the first trimester 25% fees due; if you have overseas status and withdraw after 4 weeks this will be either 25% or the deposit whichever is greater.

3. Withdrawal after 10 weeks of the first trimester 50% fees due.

4. Withdrawal after 4 weeks of Second Trimester 100% of fees due.

If you are withdrawn by the University for non – payment of fees you will be charged and liable for the full cost of your fees less any paid portion.

If you are eligible for Alumni discount, this will be applied to your withdrawal amount.

Note: If you are in receipt of SAAS funding no fees will be paid to Edinburgh Napier University if you leave prior to 1st December if you started your course in September and prior to 8th April if you are a January start student. Please refer to above charges that will be due and payable by you.
If you are in receipt of Student Finance, funding liability dates will correspond to the University term

dates. Please be aware that the date of your withdrawal can result in significant consequences in terms of fees due and any future funding. You are advised to contact Finance staff before you withdraw so you are fully aware of any financial implications relating to your withdrawal. Different funding bodies can have different liability periods so please also contact your funding body.

For more information contact fees@napier.ac.uk.

Withdrawals from a course of study can be for reasons other than non-payment of tuition fees.

Note: the above rates are applicable for all full time courses only. For information regarding withdrawal or suspension from a part time programme of study, please contact fees@napier.ac.uk.

10. Withdrawal or Suspension from Part Time study

Part time/Modular Billed Students/Distance Learning

If you withdraw after 4 weeks of each Trimester, you will be charged full fees for the modules you are enrolled on. For further information, please contact fees@napier.uk

11. Global Online Courses

Fees for Global Online courses are due in full prior to enrolling on a module. Modules should be purchased on the online shop with a valid credit/debit card. Modules are non-transferable and non-refundable. If you have, a sponsor or alumni discount please contact the Global Online team to arrange payment of your fees. globalonlinesupport@napier.ac.uk

https://www.napier.ac.uk/study-with-us/online

12. Repeat Module Fees

In the event you are required to undertake re-sit modules with attendance, the cost levied is equivalent to the cost of the module. If you are repeating with attendance on a full time course your department must inform Finance within four weeks of the repeat modules studied otherwise an invoice will be raised for the full time fee amount.

Please note – if you are repeating with non-attendance, no fee will be levied.

13. SAAS plus One Year

In some circumstances if you change course or need to repeat a period of study you may be able to use SAAS ‘plus one year'. The rules relating to entitlement to ‘plus one’ are complicated, as SAAS do not pay for 2 years of fees in the same academic year. Please note this is not applicable for Student Finance Funded students

If you need to repeat your studies, you should contact the Fees team (fees@napier.ac.uk) as utilisation of the ‘plus one year’ tuition fee support is complicated and you may still be liable for tuition fees. (if you are changing to a different year of your course in the same academic year).

14. Resits

Fees for Reassessment (Resit) Examinations have now been removed.

15. Supplementary modules

If you have elected to take additional modules over and above your course requirements, additional fees will be charged on a per module basis.

16. Exemptions

If you have been granted exemptions, equivalent to 50% or more of your course requirements for an academic year contact the Finance team at fees@napier.ac.uk, to confirm your eligibility for any reduction in fees.

17. Payment of Accommodation

If you are staying at one of the University Halls of Residence you may either pay the full amount of accommodation or you MUST setup a payment plan prior to occupancy. Please see Accommodation section of MyNapier:

Accommodation Prompt Payment Discount

If you are staying for the full year and you want to pay in full at application stage, you will be eligible for a **2% discount** in 25/26 session.

One Trimester Stays

If you are staying for one Trimester, only you are expected to pay for your rent in full prior to signing the tenancy agreement and collecting the key.

To Pay in Full

By debit or credit card https://applications2.napier.ac.uk/epay/ (please note Maestro cards are not accepted)

By Bank Transfer

Bank Name:	Royal Bank of Scotland
Bank Address:	142 – 144 Princes Street Edinburgh EH2 4EQ
Name of Account:	Edinburgh Napier University
Sort Code:	83-18-25
Account Number	00230250
IBAN:	GB26RBOS83182500230250

To Pay in Instalments

A payment plan **must** be set up prior to collection of keys. Payment plans are only available if paying by valid debit or credit card (Maestro card are not accepted) https://applications2.napier.ac.uk/epay/

Full details on accommodation terms and conditions are available online via the university web pages at www.napier.ac.uk/accommodation.

Or from the Accommodation Office who can be contacted at accommodation@napier.ac.uk or by telephoning 0131 455 3300

If you fail to pay your fee instalment you will be advised twice by the system of your failure and then you will be contacted by letter to advise of the arrears and then your guarantor will be contacted if arrears not brought up to date.

Arrears/NTQ Referral to Debt Collection Agency
Students who leave accommodation with debt due will have the debt passed to a Debt Collection agency and monies will be recovered via the appropriate legal process.

Please note - Students who still have debt due at time of graduation will not be permitted to attend the ceremony but will have a parchment released.

18. Overdue Tuition fees collection procedure and sanctions

Sanctions will be applied to your account

If you are SELF Funded

The procedure to collect monies outstanding is specific to each individual case and will be based on your specific circumstances.

The following steps will be taken and applied accordingly.

1. The fee charge will be uploaded onto your student record
2. An email will be sent to your student email address, advising outstanding fees due for payment.
3. If payment is not received or you have not organised a repayment arrangement with our Credit Control department and a payment plan has not been set up sanctions will be applied as per point 8;
   RCP Process
4. If you opted to pay your fees by a recurring debit/credit card plan (RCP) you are expected to have funds available for collection on the dates advised at the time of setting up the plan;
5. If the RCP amount fails on the agreed date, you will receive an email from the system advising of the failure;
6. The RCP system will attempt to collect the monies due 3-5 working days later, if this attempt also fails the system will again email you to advise;
7. Should the RCP instalment remain unpaid 7 days after the first attempt at collection, you will automatically lose access to services as per point 8 and the full amount becomes due.The ability to pay the balance of fees in installments may be withdrawn.

8. Application of sanctions will include SOME or ALL of the following;
   a. Removal of IT facilities i.e.Access to library services, Moodle etc.

b. The University may not issue any letters e.g. references/having council tax forms stamped etc.
c. You will be prevented from receiving any transcripts
d. You will be prevented from registering or re-registering and progressing unless payment is made. You will be prevented from obtaining any results, except to advise of re-sits or graduating until the outstanding monies due are cleared
e. You may be withdrawn from University.
f. If you are a Visa student, you should not allow your account to have sanctions applied for more than 21 days otherwise you will be withdrawn as a student of Edinburgh Napier University.
g. If you are a research student you will be unable to continue with progress reviews (RD4, RD5 and RD6), practical activities or supervision.

9. Referral to a Debt Collection Agency
    a. Students who leave the University with un-cleared debt will be traced via a Debt Collection Agency and monies due will be recovered via the appropriate legal process.

Once an arrangement is agreed with the Credit Control team, you may be eligible to have access to services restored.

Restoration of access normally takes up to 24 hours if arrangement occurs before 11am on any working day.

The University reserves the right to request payment in full prior to registration or re-registration from any student who has had previous outstanding debts to the University

If you have had your IT Facilities removed, please note the following:

1. You will not be given hard copies of material that in normal circumstances you would be able to access electronically;
2. Special factors citing removal of IT Facilities will normally not be accepted in mitigation for academic performance;
3. The removal of IT Facilities may result in you missing coursework deadlines and breaching Visa Regulations. As a result, the University will be required to inform UKBA / Home Office if you are no longer in compliance with the conditions of your visa. UKBA / Home Office in turn will require the student to leave the UK immediately.

If you are a student where a 3rd Party is paying (e.g. Employer / Embassy)

1. If payment has not been received within 28 days from date of invoice, a collection process will be progressed. Email reminders will be sent to the company, followed by phone calls and further reminders;
2. If your sponsor advises in writing, they are no longer willing to pay fees the debt will be transferred to you and fees due will be payable within 14 days and above sanctions would be applied to your account;
3. Should your employer fail to pay fees after 90 days and provided no valid reason for non-payment the debt will be transferred to you, outstanding fees will become payable within 14 days and the above sanctions will be applied.

Academic Debt - If you have any academic monies due to the University, you will be unable to graduate or receive your parchment until all outstanding debts have been settled in full.

1. Academic Debts are
    a. Tuition Fees
    b. Field Trips
    c. Exchange fees

Non-Academic Debt - If you have any non-academic monies due to the University you will be unable to attend graduation ceremony until all non-academic debts are cleared. Please note parchments can be released, however debt will be passed for recovery from a debt collection service, and this may affect your credit rating.

2. Non Academic Debts
    a. Edinburgh Napier Accommodation Rent and Fines.
    b. Library Debt

The University considers £25 cumulative debt to be a small debt value

19. Withdrawal Process Due to Debt

The withdrawal procedure will be applied if you have had:

- Sanctions applied to your accounts and facilities withdrawn
- If you are a Visa student and have sanctions applied for a maximum 21 days
- You have not contacted Finance within 3 weeks of sanctions being applied and an agreed repayment plan has not been set up.
- You have not paid your outstanding balance in full.

The following steps will be taken and applied accordingly

- If no payment plan / agreement is established within 14 days of sanctions being applied a notice to withdraw will be issued.
- Once the withdrawal notice period expires you will be withdrawn as a student from the university;
- If you are a Visa student, UK Borders Agency / Home Office will be informed. Please note if you are withdrawn you will be required to leave the UK;
- You will also be referred to a Debt Collection Agency to recover outstanding monies due.

Once you have been withdrawn from your course of study for financial reasons the outstanding amount remains payable in full. Please note you may be unable to return to your programme of study, as there may be academic or visa issues which prevent this.

The University reserves the right to request payment in full at the start of each academic session prior to registration or re-registration.

20. Student Assistance & Funding Advice

If you find yourself in financial difficulty, you must contact the University as soon as possible. The University has experienced members of staff who will be able to offer help and advice.

Please contact your Personal Development Tutor (PDT) in the first instance.

The University Student Funding Team can offer advice if you are struggling financially.
https://my.napier.ac.uk/money/funding

Edinburgh Napier Students' Association (ENSA) offers an advice service to students. Their experienced advisers offer confidential and independent advice and support to all students including access to essentials and money advice (budgeting and tips).

To book an appointment, visit their website www.napierstudents.com/advice or they can be contacted directly on 0131 229 8791 or ensa.advice@napier.ac.uk

21. Contact Details and Opening Hours

General finance enquires can be sent to:

Fees fees@napier.ac.uk
Credit Control creditcontrol@napier.ac.uk

For specific enquires please see contact details in the following link: Finance Contact Details

The Finance office is open Monday to Friday 9am to 5pm.

Please note, the University closes over Christmas, New Year and Easter.

Information on Wellbeing, Support and Inclusion:

Wellbeing Support and Inclusion (napier.ac.uk)