

Ravensbourne University London: Tuition Fee Policy

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1 General

- 1.1** Fees for all courses are shown in the University's website, Ravensbourne.ac.uk. Enrolling students are liable for all tuition fees for the courses and modules selected.
- 1.2** The University sets different rates for UK and Ireland and International students, the fee status being determined by the Admissions Team under UKCISA guidelines. Any dispute over the assessed fee status should be referred to the Admissions Team at the earliest opportunity, and a Fee Status Assessment form completed in order for the matter to be investigated.
- 1.3** On enrolment, the fee payable for the course/modules will be stated. Any dispute over the tuition fee should be referred to the University's Finance Department at the earliest opportunity.
- 1.4** All fees are payable in Pounds Sterling with the Student responsible for all bank transfer charges.
- 1.5** On enrolment, Students are required to state how they intend to pay the calculated fee liability, whether this is through a sponsor (eg Student Loans Company) or whether they are self-funding. Where they are self-funding the method of payment must be confirmed (eg. Credit card, bank transfer, direct debit etc.) and whether the fees are being paid in full or by termly/semesterly instalments.
- 1.6** On enrolment for any course or module the student is accepting personal liability for payment of the displayed tuition fees. Where the intention is for the tuition fee to be paid by a sponsor the student is responsible for supplying all information to the sponsor in a timely basis and complying in full with all the terms and conditions imposed by the sponsor.
- 1.7** Students paying fees through a Student Finance tuition fee loan are responsible for ensuring they have sufficient entitlement to cover all the years of the course and understand that previous study or enrolling at another university or college can affect eligibility to obtain a loan to cover some or all of the years of the course.
- 1.8** In the event that the Sponsor refuses to approve a loan to cover the tuition fees or approves and pay fees to the University but then subsequently rescinds the offer, the student remains personally liable for the full payment of the fees.

2 Payment of fees – International Students

- 2.1** Student classified as International and requiring a visa to studying in the United Kingdom under UK Visa and Immigration regulations, must remit a deposit of 60% of the net course fee (annual tuition fee less any scholarship awarded) before a CAS (Confirmation of Acceptance for Studies) letter is issued. The net fee is calculated by reference to the advertised course fee less any scholarships which have been awarded.
- 2.2** The CAS deposit amount shall be deducted from your tuition fee balance.
- 2.3** Students classified as International, commencing a Pre degree, Undergraduate or Postgraduate course from the start of the 2022/23 and thereafter are required to have paid 60% of the net tuition fee in respect of the first semester before enrolling with the remaining 40% of the fee being due at least 28 days before the second semester commences. Those students electing to pay their tuition fee in full at least 28 days before the commencement of the course will be able to claim an "early payment discount" of £500.
- 2.4** Students classified as International and re-enrolling to continue a course they had already commenced prior to the start of the 2022/23 academic year, are required to pay one third of the net tuition fee on enrolment (including an administration fee), with one third being due at the start of the second and third terms. The terms dates being those dates notified to Students and agreed with Student Finance England. Those students electing to pay their tuition in full at least 28 days before the commencement of the course will be able to claim a 5% "early payment discount" of the course fee.

- 2.5 In respect of early payment discounts, fee payments must be received in full, with the University receiving cleared funds at least 28 days before the course commences. Discount in respect of early payment of fees are not guaranteed in respect of future years of the course.
- 2.6 All enrolments will be treated as provisional until an amount equivalent to the first semester or terms fee have been received and the University reserves the right to terminate the agreement in the event of non-payment.
- 2.7 Where an application fee has been paid, the amount will be deducted from the first semester's fees.
- 2.8 Where fees are paid in instalments and a fee waiver, discount of scholarship has been awarded the amount of the award will be allocated equally across all instalments.

3 Payment of fees – UK and Ireland Students (self-funding)

- 3.1 Students classified as UK and Ireland and commencing a Postgraduate course (excluding Master of Architecture) from the start of the 2022/23 and thereafter are required to have paid 60% of the net tuition fee in respect of the first semester before enrolling with the remaining 40% of the fee being due at least 28 days before the second semester commences.
- 3.2 Students classified as UK and Ireland, enrolling/re-enrolling for a pre degree, Undergraduate or Master of Architecture course are required to pay one third of the net tuition fee on enrolment (including an administration fee), with one third being due at the start of the second and third terms. The terms dates being those dates notified to Students and agreed with Student Finance England.
- 3.3 All enrolments will be treated as provisional until amount equal to the first semester or terms fees have been received and the University reserves the right to terminate the agreement in the event of non-payment.
- 3.4 Where fees are paid in instalments and a fee waiver, discount of scholarship has been awarded the amount of the award will be allocated equally across all instalments.

4 Payment of fees – UK and Ireland Students (sponsor)

- 4.1 In respect of undergraduate courses, the University receives information on approved loans from the Student Loans Company and the Student Awards Agency for Scotland. In respect of pre degree courses we receive information on Advanced Learner Loans from Learner Provider Services. Where an alternative sponsor is being utilised such as the Governments of the Isle of Man or Channel Islands or an individual employer the student must supply evidence of the sponsorship arrangement directly to the University's finance team.
- 4.2 On informing the University that the student has made an application to the Student Loans Company or the Student Awards Agency for Scotland and where the loan has not been approved, the student is confirming that they have taken all necessary steps to confirm their eligibility, particularly regarding residency, previous study and qualifications already held.
- 4.3 In the event that a sponsor refuses to approve a tuition fee loan or approves a loan and later rescinds the offer we will treat the student as self-funding with the student being liable for full payment of the fees (see 4 above).
- 4.4 The University must receive evidence that a tuition fee loan has been approved and that a sponsor will be making payment of the fees within 30 days of the commencement of the course. In the event that we are unable to obtain thus confirmation we reserve the right to terminate the enrolment agreement or require that the student self-fund.
- 4.5 Where the student has given the University permission to contact Student Finance regarding their support application (Consent to Share) the University may consider an extension to the above deadline. Consideration will be given to an extension where the student is involved in an appeal, a claim under "Compelling Personal Reasons" regulations or requires additional time to provide evidence to Student Finance and the University considers that the application stands a reasonable chance of being approved.



5 Withdrawing

- 5.1 Students wishing to withdrawal, defer or otherwise interrupt their studies must complete a [“Changes to Study”](#) form. This form must be completed at the time a student leaves the course and cannot be backdated.
- 5.2 On receipt of a “Changes to Study” form the fees will be assessed in accordance with the table below
- 5.3 Where a fee waiver or scholarship has been granted the amount of the award will be reduced to reflect the fee liability stated above.
- 5.4 Discounts in respect of early tuition fee payments will cease to apply if any part of the fee becomes refundable.
- 5.5 Where the amount paid is less than the recalculated fee the student remains liable for the balance.
- 5.6 Where the amount paid is greater than the recalculated fee the student is eligible for a refund.

UK, Ireland & International Postgraduate Students (excluding UK Masters of Architecture students)	
International Pre-Degree Students	
International Undergraduate Students (commencing a course from 2022/23)	
Withdrawal during the first Semester	60% of the annual tuition fee
Withdrawal during the second or third Semester (if applicable)	100% of the annual tuition fee
International Undergraduate Students (commencing a course prior to 2022/23)	
UK & Ireland Undergraduate Students	
UK & Ireland Pre degree students	
UK & Ireland Master of Architecture	
Withdrawal during the first two weeks of the first term	£Nil
Withdrawal during the remainder of the first term	25% of the annual tuition fee
Withdrawal during the remainder of the second term	50% of the annual tuition fee
Withdrawal after the start of the third term	100% of the annual tuition fee
Term dates as recognised by Student Finance England	

6 Late and non-payment of Tuition Fees.

- 6.1 A student becomes a debtor to the University when tuition fees remain unpaid (either in full or part) in the timescales agreed with the University.
- 6.2 Statements of account will be emailed to Students at regular intervals.
- 6.3 The Finance team will carry out regular reviews of student balances and will contact Students in arrears by email both to the internal address and to any external address that the student has provided.
- 6.4 Where the student has not responded to an email, an attempt will be made to contact the student by telephone and/or by letter.
- 6.5 The Finance team will make every effort to reach an acceptable payment arrangement and may refer the Student to the Student Services Team for financial advice.



- 6.6 In the case of an international student requiring a visa to study in the UK, notification of students more than 30 days in arrears with fees will be made to the University's UKVI compliance team. Full notification of all debtors will also be made at the conclusion of the academic year.
- 6.7 Students who had agreed to make payments in instalments, but not kept to the arrangement and have not made suitable alternative arrangements, may have their request to pay subsequent years of the course through instalments refused.
- 6.8 A late payment charge of 4% over the current Bank of England base rate, calculated on a daily basis and applied to the fee balance monthly, will be applied on overdue balances from when the amount becomes 30 days overdue. If the tuition fees are subsequently paid by Student finance, the University may at its discretion refund any late payment charges.
- 6.9 Towards the end of an academic year a "flag" identifying a student as a debtor to the University will be placed on the student's record in the student record system.
- 6.10 Continuing students in debt to the University will not be permitted to enrol for subsequent years of the course until all tuition fee arrears have been fully paid. All transcripts of marks and grades in respect of completed years will be withheld. Student may also be required to show evidence of fee payment for the forthcoming year, for example, that they have an approved tuition fee loan before being allowed to re-enrol.
- 6.11 Students will not be able to graduate, attend the graduation ceremony, receive a transcript of their marks and grades or receive a graduation certificate until all outstanding tuition fees have been paid.
- 6.12 Where monies owed to the University still remain unpaid a letter will be sent to the student's home address detailing the debt and requesting payment. Where there is no response a second letter is sent advising that the balance will be transferred to a debt collection agency.
- 6.13 Commission charges in respect of the debt collection agency will be added to the amount claimed.
- 6.14 The debt collection agency will contact the debtor, carrying out a trace if considered necessary, any further action deemed necessary including escalating to legal action will be recommended by the agency and subject to agreement with the University.

7 Tuition Fee Refunds

- 7.1 Requests for refunds should be made to the University's finance team by email to fees@rave.ac.uk
- 7.2 Students will be due a refund if they have overpaid fees or have withdrawn from a course (and followed process as per paragraph 5) and the amount paid exceeds the fee liability as notified above (paragraph 5)
- 7.3 Disputes over refund requests may be referred to the Director of Finance or by requesting the claimant sends an email to complaints@rave.ac.uk depending on the nature of the request.
- 7.4 Refunds will be returned to the source from which payment has been made.
- 7.5 Ravensbourne will not accept any liability for any foreign exchange losses which may arise on returning funds.

8 CAS Refunds

- 8.1 The CAS deposit is non-refundable except in where one or more of the following circumstances occur:
 - 8.1.1 in the event of an error/default by the University;
 - 8.1.2 if the University terminates a course after the course start date and before the course completion date;
 - 8.1.3 if the University does not provide a course as advertised due to circumstances beyond its control;



8.1.4 if the student has serious exceptional circumstances including but not limited to serious personal accident or injury of self or close family member, death of close family member(s), medical emergency or requirement of long term medical care of self or close family member(s) and impact of natural disaster or civil disruption;

8.1.5 if the student applied a visa in good time but it is granted too late for the student to join the course (the student will need to demonstrate that the visa application was made in good time); and

8.1.6 in the event of a rejected visa application, if you can provide evidence that the visa application made was valid, such as proof that you have the required finances and qualifications and the documents provided are genuine as per the UKVI requirements. In this instance, this will need to be submitted at least 15 working days before the latest start date of the course.

8.2 The list mentioned in clause 8.1 is not exhaustive and a request for a CAS Deposit refund may be considered on a case by case basis by the University.

8.3 An application for exceptional circumstance refund made pursuant to clause 8.1.4 must be supported by documentary evidence from an official source before a refund can be approved. Refunds made are at the sole discretion of the Director of Finance.

Exclusions

8.4 In the event that your visa application is refused, we will require you to provide a copy of the refusal notice issued by the UKVI and the identification page of your passport.

8.5 The University will not provide a refund of CAS deposit or any additional fees paid where:

8.5.1 the application is refused due to the submission of fraudulent or incorrect documentation or failure to meet the UKVI maintenance requirements;

8.5.2 the application is rejected due to breaching the conditions of your previous visa(s);

8.5.3 the application is refused due to a failure to demonstrate academic progression or exceeding the previous UK study limit (i.e 2 or 5 year study cap) and the required information was either not previously disclosed or false information was provided to the University;

8.5.4 the application is refused due to a failure to disclose a previous criminal conviction or failure to disclose other information to the University or on your visa application form which has led to the refusal;

8.5.5 the application is granted but the student is refused entry upon arrival to the United Kingdom.

CAS Deposit Refund Request Process (Applicants who have not enrolled)

8.6 Applications for a refund must be made in writing to the Head of Finance for assessment by the Director of Finance. You would need to complete a Refund Request Form, attach the required documents and send it as an attachment by email to fees@rave.ac.uk.

8.7 To qualify for a refund, you must submit irrevocable evidence that you are not in the UK by providing a copy of the passport page containing an entry stamp confirming entry into a country outside of the UK and/or flight ticket.

8.8 A decision will be made within four weeks provided that the refund application form has been completed correctly and all the relevant information has been submitted to the University. You can request a refund application form by contact fees@rave.ac.uk

8.9 Should further information be required for a final decision to be made, the University will notify the student. Please note, this may delay the process further and thus the initial four-week processing time may be extended.

8.10 If the refund application is refused, the University will not normally reconsider the decision made unless the applicant can provide additional information other than that submitted in the original request to support their claim.

8.11 Where a refund is approved payment will normally be made via the same means the payment was made. Thus, if the payment was made by credit card then the refund would be transferred back to the same credit card. Please note, the University does not issue refunds by cheque or cash. In line

with UK money laundering legislation, payment will only be refunded to the person or organisation that paid the fees.

- 8.12** No interest is paid on a refund of CAS deposit and/or tuition fee payments. Please be advised, a £50 administration fee will be deducted from the refund.

Appeals

8.13 All decisions on CAS deposit refunds are made on the basis of the information included in the refund request form and supporting evidence. If an applicant wishes to appeal against the decision, they will need to complete a new form and evidence that was not included in the original request and send it by email to fees@rave.ac.uk.

Appendix A: Document Control

Version	Author	Details	Date	Approved By	Position
1.0	Graham Reed	Initial version	18/08/2022	Executive Management Team	Financial Controller

Appendix B: Supporting Policies

Policy Name	Version	Date
Ravensbourne Student Terms and Conditions 2022	1.0	June 2022