

2023-24 University Fees Policy

Content

1. [INTRODUCTION](#)
2. [UNDERGRADUATE](#)
3. [POSTGRADUATE](#)
4. [FINANCIAL AID](#)
5. [PAYMENT PLAN, DEADLINES AND OPTIONS](#)
6. [DEBT COLLECTION PROCESS](#)
7. [WITHDRAWALS, REFUNDS](#)
8. [COMPENSATION & REFUND POLICY](#)

INTRODUCTION

1. This policy provides the definitive statement of university tuition fees and other charges for undergraduate and postgraduate students.
2. Tuition fees may increase each year. This normally applies to undergraduate Overseas fee payers and all postgraduate course fees. It is not anticipated that fees will increase by more than 5% each year.
3. Tuition fees for each individual student will remain the same from the year they start for the duration of their uninterrupted study, i.e., a student shall not see an increase in their tuition fee after enrolment unless their studies are interrupted.

UNDERGRADUATE

Full-Time/Part-Time and Summer Tuition

4. Tuition fees are set annually by the University Board, normally 18 months in advance, and will not change for the duration of the academic year. Tuition fee information can be found on the University website below:
 - 4.1. [Undergraduate Tuition Fees](#)
 - 4.2. [Postgraduate Tuition Fees](#)
 5. In the Fall and Spring semesters, all undergraduate students registered for or attending a minimum of 9 US/36 UK credits per semester are regarded as full time and will be charged full-time tuition.
 6. Students taking more than 17 US/68 UK credits will be charged an overload fee on a per-credit basis. Students should refer to the [Undergraduate Course Load Policy](#) for academic requirements to overload.
 7. Tuition for part-time students registered for or attending fewer than 9 US/36 UK credits is charged on a per-credit basis. Eligibility for part-time registration may be limited by visa regulations and/or funding or scholarship criteria. Students must discuss their plans with Student Affairs and Registry Services before changing to part-time status.
 8. Summer school tuition (including internships) is charged on a per-credit basis.
 9. Formally auditing a class (see [Course Auditing Policy](#)) attracts a standard per-credit fee. The fee amount is published alongside the other tuition and fee information on the University website; only admitted and enrolled students can audit a class.
 10. No University scholarships are available for additional credits in Fall/Spring (“overloading”) or Summer.
 11. Students admitted to the Late Semester Start (LSS) in Fall or Spring are required to study additional credits in their first Summer at the University and no additional charge is applied. LSS Students who choose not to study in their first Summer cannot move the fee waiver to another semester.
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12. Per-credit charges are applied as £500 per credit for students invoiced in GBP and \$1000 per credit for students invoiced in USD.
Please note that we will be charging £500 per credit from 2024/25 per credit for all students.
13. Where a student re-takes a course/courses on a per-credit basis (either as overload or part-time status during Fall/Spring, or in Summer), and the student is still eligible for their scholarship, no scholarship will be applied to the per-credit charge.

Other Fees and Charges

14. Some elective courses attract laboratory or other specialised fees. Classes with such fees are noted in their detailed course descriptions. The fees must be paid at the commencement of the course and are non-refundable.
15. The University reserves the right to charge additional fees in circumstances where its policies and procedures have not been followed. The current list of fees and charges is as follows:
 - Bank Charge Fee – £25
 - Library Charge – Variable cost (depends on fines incurred)
 - Lost I.D. Card Fee – £20
 - Lost Key Charge – £50
 - Property Damage Fee – Variable cost (depends on damage incurred)
 - Replacement Diploma Fee – £50
 - Transcript Fee – £15, with additional postage fees as applicable.
 - Graduation/Verification Letter - £10

POSTGRADUATE

16. Tuition and fees are set annually by the University Board around 18 months in advance and will not change for the duration of the academic year to which they apply. Tuition and fee information can be found on the University website.
 17. Tuition fees for postgraduate programmes are charged and payable in full at the start of the semester of study.
 18. Students registered for a minimum of 8 US/40 UK credits per semester are regarded as full time and will be charged full-time tuition.
 19. Students are not permitted to take more than 12 US/60 UK credits per semester.
 20. Tuition for part-time students registered for fewer than 8 US/40 UK credits are charged on a per- credit basis.
 21. Eligibility for part-time registration may be limited by visa regulations and/or funding and scholarship criteria.
 22. Students will be charged on a per-credit basis if they have to retake any classes. Where a student re-takes a course/courses on a per-credit basis (either as overload or part-time
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status during Fall/Spring, or in Summer), and the student is still eligible for their scholarship, no scholarship will be applied to the per-credit charge.

23. Per-credit charges are calculated with reference to the total annual fee payable of a programme and the number of credits being taken. For example, where an annual programme fee is £12,000 (before deduction of scholarship etc.), this would be divided by 36 US credits (£333) and multiplied by the number of credits (£1332 for a standard 4 US credit course).
24. Formally auditing a class (see [Course Auditing Policy](#)) attracts a standard per-credit fee. The fee amount is published alongside the other tuition and fee information on the University website; only admitted and enrolled students can audit a class.

Other Fees and Charges

25. Some elective courses attract laboratory or other specialised fees. Classes with such fees are noted in their detailed descriptions. The fees must be paid at the commencement of the course and are non-refundable.
26. The University reserves the right to charge additional fees in circumstances where its policies and procedures have not been followed. The current list of fees and charges is as follows:
- Bank Charge Fee – £25;
 - Library Charge – Variable cost (depends on fines incurred);
 - Lost I.D. Card Fee – £20;
 - Lost Key Charge – £50;
 - Property Damage Fee – Variable cost (depends on damage incurred);
 - Replacement Diploma Fee – £50;
 - Transcript Fee – £15, with additional postage fees as applicable;
 - Graduation/Verification Letter - £10

FINANCIAL AID

27. The Financial Aid office helps students to access a variety of funding programmes, which include Scholarship awards, Grant awards, and Student Loans. The office also provides guides to advise students on managing their finances relating to tuition fees and living expenses. Eligibility for the programmes varies, based on a student's academic standing, nationality, and level of financial need. For further details, students should visit the Richmond website e-mail: finaid@richmond.ac.uk
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PAYMENTS

Payment Plan Options

28. Students can opt to pay their tuition fees in full or via an instalment plan. The University is able to offer a payment plan to students who are unable to pay their fees in full. The deadlines to pay tuition fees and / or set up payment plans are detailed in [Payment deadlines](#) paragraphs below.
29. Students will be invoiced for the full academic year and can arrange to pay in 6 instalments as follow.

For self-funding students

Term	No of instalment	Instalment deadline
Fall	1	1 October
Fall	2	1 November
Fall	3	1 December
Spring	4	1 February
Spring	5	1 March
Spring	6	1 April

30. **For current returning students** who are invoiced on a semesterly basis, there is the option to set up a 3-instalment payment plan in Fall and a 3-instalment payment plan in Spring.

For Student Finance England (SFE) funded students

31. Students who will be funded by SFE will be required to provide evidence of their loan or loan application at the point of enrolment / registration.
32. Postgraduate students with SFE funding are paid their loan monies directly. The University is able to offer these students a 3-instalment payment plan to arrange for payment to be made in October, February and May in line with SFE payment dates, with an allowance of up to 5 working days to make payment to the University.
33. For Undergraduate students, SFE will pay the University directly and therefore no payment plan is required for these students.
34. Students in receipt of other (i.e., non SFE) governmental funding that does not fit with standard University payment deadlines may apply for a bespoke payment plan once they have received confirmation of the loan from their respective governments or scholarship authority. Proof will be required for a bespoke payment plan to be considered. The bespoke payment plan will be arranged in line with the funder payment dates plus up to **5 working days** to make payment to the University.

35. Completed payment plan agreements must be signed by the fee payer and returned to the Finance Office within five working days of the agreement being offered.

Instalment payment amount

36. For Fall and Spring semesters, the amount due for each instalment as agreed in the payment plan shall be the tuition fees (after deducting scholarship and deposits paid (if applicable) divided by 6 instalments.

NOTE: Students will have to be up to date with their payment for Fall as agreed in the payment plan before they can proceed to study in the Spring semester.

37. For the avoidance of doubt, undergraduate Summer semester fees must be paid before the start of the course.

Payment deadlines

New Students

38. New UK students:

- Self-funding students can opt to pay in full or via an instalment plan.
- The first payment of 5% of the tuition fee will have to be paid by **1 August** and the balance will be due or instalment plan to be set up **1 week** before the start of semester.
- For students funded by Student Finance England (SFE), proof of loan approval by SFE and any shortfall between loans and fees will be due 1 week before the start of classes.

39. New International Students requiring visas:

- Payments of at least 50% of the tuition fee are required in order for a Confirmation of Acceptance of Studies (CAS) letter to be issued. The deposits will be required by 1 August (Fall semester) or 1 November (Spring semester).
 - Payment of the remaining 50% or less of tuition fees or payment plan must be made **1 week** before the start of classes.
 - For US students who are under the US Federal Direct Loan or Sallie Mae Loan scheme, amounts not covered by the Loan scheme will be due or arrangement for payment plan must be made **1 week** before the start of classes.
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Returning Students

40. Returning UK students

- Self-funding students can opt to pay in full or via an instalment plan.
- The first payment of 5% of the tuition fee will have to be paid by **1 August** and the balance to be paid 1 week before the start of the semester or instalment plan to be set up 1 week before the start of the semester.
- For students funded by Student Finance England (SFE), proof of loan approval by SFE and any shortfall between loans and fees will be due 1 week before the start of the semester or instalment plan must be set up 1 week before the start of the semester.

41. Returning International Students

- Self-funding students can opt to pay in full or via an instalment plan.
- The first payment of 5% of the tuition fee will have to be paid by **1 August** and the balance to be paid 1 week before the start of the semester or instalment plan to be set up 1 week before the start of the semester. For US students who are under the US Federal Direct Loan or Sallie Mae Loan scheme, amounts not covered by the Loan scheme will be due or payment arrangement must be made 1 week before the start of the semester.

Nonpayment

42. Where a student defaults on their payment plan, they will be put on Finance stop and contacted by Finance within five working days to secure the outstanding payment, as explained in the debt collection process in paragraphs below.

Liability to Pay and Invoicing

43. The University requires that one individual, personally or via an embassy or company, agrees to pay the student's tuition, fees, or charges as they fall due. This person is the fee-payer.
44. If the fee-payer is not the student, the University requires that the deposit is accompanied by a letter which states who the fee-payer is, provides their legally registered name and address, and confirms their acceptance of the liability to pay.
45. All invoices are sent to the fee payer once the new student has enrolled or the returning student has registered. It is the fee-payer's responsibility to ensure that the University is kept up to date about changes of address or contact details to avoid a delay to the receipt of invoices.
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46. Please note that all students will be invoiced for the full academic year except for **New students who join in the Spring semester**. You will be invoiced for the semester till the end of the semester. Thereafter, on returning to join the second year, you will be invoiced for the full academic year.
47. The fee-payer becomes liable to pay any outstanding debt:
- For new US students—when the student pays the confirmation deposit.
 - For non-US and all continuing and returning students—when the student registers for classes.
48. Liability for outstanding debt is removed when a student processes an official withdrawal by the university deadlines as outlined in the Withdrawals and Refunds.
49. For tuition and fees to be received on time, the University must have received the full invoiced amount as cleared funds by the due dates. If the due date falls on a weekend or bank holiday, the following business day is the due date.
50. If the full fees are not received by the due date and a University approved payment plan has not been agreed upon, the student may not be able to register. A further fee to have the registration re-instated may be required.
51. Students may be considered to have a valid payment plan if they are eligible participants of the US Federal Direct Loan programme or loans via Student Finance England or equivalent national student funding and eligibility has been certified and approved by the Financial Aid Office by the due date for payment. If the loan does not cover the fees, then the excess owed should be paid by the due date.
52. It is the student's personal responsibility to ensure that the fees are paid on time. Where a sponsor or fee payer defaults on payments or refuses to accept a fee invoice, the student becomes liable for the fees due in full.

Payment Options

53. Invoices must be settled in the currency of invoicing. All payments must include the student's name and I.D. Number.
54. The University accepts the following methods of payment:
- Direct Debit – UK Bank Account holders only
 - Debit/Credit Cards: VISA and MasterCard – online via student payment portal or alternatively by telephone or in person at the Student Hub between 10:00am to 4:00pm, UK time, Monday to Friday.
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- Bank transfers
- US Government loan payments/Sallie Mae payments
- Student Finance England loan payments
- Bank Drafts in Pound Sterling only

The University does not accept payment by cheques or cash.

Good Financial Standing

55. To be eligible to register for the next semester's courses and to attend the University for that semester, the student must be in good financial standing. To be in good financial standing, a student has paid all fees, fines, and penalties, ensured all deposit amounts are correct and up-to-date, or has agreed a payment plan with the University, and is currently up to date.
56. If a student is not in good financial standing a 'Finance Stop' will be placed on their account. A student with 'Finance Stop' will not be able to access services and facilities (library, building access, computer access), re-enroll for next semester's courses, graduate or receive / request for official transcripts. No official transcript will be issued to the fee-payers, or others. Unofficial grades may still be requested from Registry Services.
57. If a debt remains unpaid after the internal debt collection process has been exhausted (below), the University reserves the right to pass the account details to our external debt collection agency to recover as explained in the Debt Collection Process below.
58. Where a student's account has £500 or less outstanding, a finance stop may be removed temporarily to allow the student to register if the student is to study with the University for the following semester.

Debt Collection Process

59. Students who fail to pay by the payment due date (see Payment Deadlines above) or defaults on an agreed payment plan, will be entered into the Debt Collection Cycle. There shall be at least 10 working days between each stage. For the avoidance of doubt, the University closure period in December and January shall not count as working days.

60. Stages of debt collection

Stage 1 - The student shall be advised to pay the proportion of fees due or to contact the Income and Credit Control Officer submitting reasons why they have not made payment(s) on time. The explanation should be supported by appropriate evidence.

Stage 2 - a finance stop will be applied to the student account and its implications will be explained to the students. A student with a finance stop

- will not be allowed to enroll onto a course, and
- will not be able to receive official transcripts until the debt is settled in full.

Stage 3 – a reminder from the Financial Controller or Head of Finance.

Student will be contacted to pay or submit reasons in writing to the Income and Credit Control Officer explaining reasons for failing to pay their University fees (which could be tuition fees, accommodation fees and fees related to University activities such as field trip, library fines etc.). The letter will include the following contents:

- Possible late payment charge
- Failure to pay will result in referral to debt collection agency.
- The University may consider raising court action.
- Failure to pay may have a negative impact on the student's credit rating.

Stage 4a - failure to pay and no reasonable justification.

- Students will be referred to ACT Credit Management.
- If deemed economically appropriate (depending on the debt amount), the final stage of ACT's processes would be to seek court action which would result in a CCJ (Country Court Judgement) against the student.

Stage 4b - failure to pay with potentially reasonable justification.

- If at Stages 1-3 a student provides a reasonable justification for not paying by the deadline(s), with supporting evidence, the Income and Credit Control Officer will refer the case to the Head of Finance who will consider this on a case-by-case basis.
 - Recommendations will be made to the Deputy Vice-Chancellor (DVC) Finance & Operations who will decide and approve within the financial limits as set out in the Financial Regulations.
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- DVC Finance & Operations will confer with the President and Vice-Chancellor and / or the University Board on exceptional circumstances to establish and ensure that a consistent policy is applied to the student/s concerned. For example, students coming from war zone or areas of conflict who may require financial assistance.
- Students with financial difficulty may contact Financial Aid Office at finaid@richmond.ac.uk [mailto:](mailto:finaid@richmond.ac.uk) to enquire about their Student Hardship Fund eligibility.
- A student may appeal a decision through the complaints and appeals process, found on the University website and as outlined below under paragraph 75.

Withdrawals, Refunds

61. Situations may arise where a student chooses to withdraw from the University. These policies and procedures provide the financial regulations governing this.

- New students who require a visa to study in the UK are not normally eligible for a refund of deposits or fees. However, if a visa denial letter from the UKVI is issued and forwarded to the Finance Department within 28 working days of date of issuance, deposits and fees shall be refunded.
- For existing students to be eligible for a tuition fee refund, the student must have completed the University's requirements for payment and withdrawal fully and within the necessary time frame.
- To withdraw, a student must complete the [University's withdrawal form](#).
- Any student in receipt of U.S Federal Loans must complete the U.S government's Exit Counselling. Information on this can be requested from the University's Financial Aid office.
- Where refunds are possible, they will be made only when the student has followed and correctly completed all of the University's rules and procedures prior to the request of a refund. No refunds of deposits or fees will be made if a student is dismissed from the University on the grounds of academic misconduct, breach of the Student Code of Conduct, or failure to make academic progress.
- Where a student believes that they are due a refund in relation to this policy, they must formally request to do so. The refund request form can be obtained from refunds@richmond.ac.uk

Confirmation Deposits (USD students only)

62. US confirmation deposits are not refundable or transferable when a student does not enrol at the University. If a US student enrolls, the confirmation deposit may be offset against their tuition fees.

Tuition Refunds: Existing Students and New Students Without a Visa

63. Tuition is refundable for all students who complete the University’s process of withdrawal or Leave of Absence (LoA) appropriately and in the time frames specified. The amount of refund depends on when the withdrawal process is completed:

Fall and Spring Semester	
By 5pm on the Friday before Orientation Week	100% refund
By 5pm on the Friday of Orientation Week	75% refund
By 5pm on the Friday of the First Week of Classes	50% refund
Thereafter	0% refund
Summer Sessions	
By 5pm on the Friday 1 week before the start of classes	100% refund
By 5pm on the Friday before the start of classes	50% refund
Thereafter	0% refund

- The dates of Orientation and associated semester dates are produced by Registry Services and approved by the Academic Board and published not less than 18 months in advance.
- Students on a payment plan should note that the percentage refund is the percentage of the full tuition price. Students changing from full time to part time status are liable to the refund levels and timetable as detailed above.
- Where a student has paid for a full year of tuition the above percentages are applied to each semester individually. For example, if an undergraduate student were to officially withdraw the week after the First Week of Classes in Fall, they would receive 0% for their Fall semester but a 100% semester refund for their Spring semester. This also applies to new students with a visa.

The above does NOT apply to RIASA students who are committed to an entire academic year.

COMPENSATION & REFUND POLICY

- We will consider eligibility for compensation and/or refund on a case-by-case basis. Please refer to the Compensation & Refund Policy on the website.

64. If you are unhappy with the action the University has taken to deal with issues of refund and compensation and in particular disruption to or cessation of your study, then you should use either.

- the “Complaints Policy: Academic Related Matters” (CPAR), or
Complaints-Policy-Academic-Related.pdf (richmond.ac.uk)
- the “Non-Academic Related Matters Complaints Policy” (NARCP)
Complaints Policy Non-Academic Related v5.docx (richmond.ac.uk)

Responsible Department: Finance			
Approving body: University Board			
Version no.	Key Changes	Date of approval	Date of effect
001	This is the first version which consolidates the all the fees policy into one document - Version 1 to be presented to UB		2023-24