



YOUR 2024/25

STUDENT FINANCE HANDBOOK



This handbook provides financial information and guidance on payment of all fees and fines whilst studying at Bath Spa University (hereafter referred to as the University) or one of Bath Spa University Partner Colleges; it also covers instalment dates, deadlines, sanctions and penalties for non-payment as well as information on the various funding schemes that the University has on offer.

This document is in addition to, and supports, the academic regulations and Student terms and conditions.

Students are responsible for ensuring all fees and fines, including those fees paid by a third party, are paid in accordance with this handbook, and the study terms and conditions that cover the University's academic year, which starts on the 1 August.

For further guidance or support please contact:

Student Fees team
fees@bathspa.ac.uk

Student Funding
studentawards@bathspa.ac.uk

Student Payments
income@bathspa.ac.uk

Student Loan or Sponsor
slc_sponsor@bathspa.ac.uk



CONTENTS

- 1** Payment of tuition, accommodation and study visit fees
- 4** Sponsors and student funding arrangements
- 7** Additional costs, fees and charges
- 8** Communications
- 9** Deadlines, sanctions and penalties
- 11** Interruptions, withdrawals, transfers and suspensions
- 13** Refunds
- 15** Bath Spa University Bursary terms and conditions
- 18** Bath Spa University Bursary for PGCE students
- 19** US Federal Loans
- 20** Overseas Emergency Access Fund
- 21** Access Funding
- 21** Short term loans
- 22** Useful contacts



PAYMENT OF TUITION, ACCOMMODATION AND STUDY VISIT FEES

In accepting the offer of Registration to the University, the student accepts a contractual liability to pay the tuition fee for the duration of their course, and any other associated fees that the student may incur, such as accommodation. This is in accordance with section five of the Student Study Terms and Conditions, and section three of the conditions forming the licence agreement.

Tuition and accommodation fees are chargeable for the academic period unless otherwise stated. The University may increase future tuition fees for returning students.

For those fees that are regulated by Government legislation, such as UK undergraduates, future increases will not be more than the amount permitted under that legislation which is expected to be based upon the CPI inflation rate for Education.

For those fees that are not regulated by Government legislation, such as International students, future increases will rise by a modest amount each year for the duration of the course/programme to take account of inflationary pressures.

UK STUDENT PAYMENT DATES

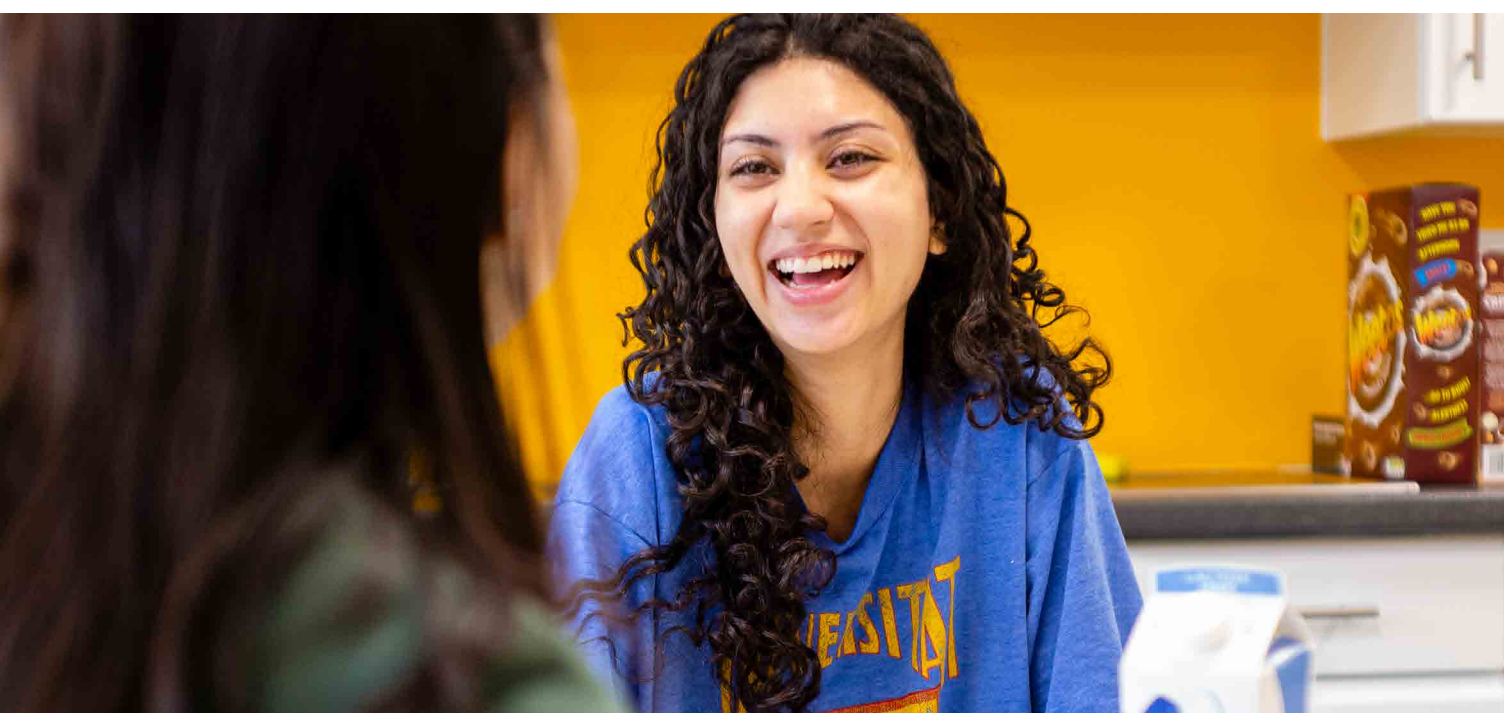
The University makes every effort to remind the student of fees, fines and other charges due by means of invoices, notices and online statements (available on [MyServices](#)). However these are reminders only and students are contractually responsible for paying fees, fines and other charges on time whether invoices, notices or statements are received or not.

Self-funded students have the option to pay fees in one lump sum or can opt to pay fees by instalment to help spread the cost of paying fees.

We offer three instalments to Undergraduate and PGCE students September and October starters.


Payment dates are:

Full payment	Make before 18 September 2024 or alternatively you can select “pay now” at registration and make the full payment then
Three instalments, on or just after	15 October 2024 7 January 2025 22 April 2025



Students will be expected to provide card details during online registration in order to facilitate payment of fees on an instalment basis, as per the dates above. Please ensure you have sufficient funds in the bank account the day before the instalment date so that payment can be collected.

For other payment:

<p>Debit or credit card payment</p> 	<p>Payment by instalment is made by using a debit or credit card. Details can be entered safely and securely when you register online. One off debit or credit card payment can also be made via MyServices.</p>
<p>Cheque/bank draft</p>	<p>Post to the Income Office (Bath Spa University, Newton Park, Newton St Loe, BA2 9BN) in advance. Payment must be made in full on or before commencement of the course, Please ensure you quote the student ID with your payment. Do not send any cash payment by post.</p>

EU UNDERGRADUATE STUDENTS

The United Kingdom left the European Union on 31 January 2020.

The Universities Minister for England announced on 23 June 2020 that EU nationals (except Irish nationals living in the UK or Ireland), other EEA and Swiss nationals will no longer be eligible for home fee status for courses starting in the academic year 2024/25. Please see the [website](#) for further information on fees and costs for international undergraduates.

POSTGRADUATE STUDENTS

We offer three instalments to Post Graduate Students, for September and October starters.

Payment will be taken on, or soon after:

<p>Three instalments, on or just after</p>	<p>29 October 2024 18 February 2025 17 June 2025</p>
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Any course that commences outside of the standard September/October course start date can arrange instalments for payment of fees by contacting fees@bathspa.ac.uk. Please arrange your payment plan within three weeks of registration.

Students repeating all, or part of an academic session will be charged an additional proportion of the annual tuition fee. Students should expect to pay such fees personally, as sponsors (particularly the Student Loan Company) do not normally give financial support for repeat study.

Where payment is made with no instruction from the payer or student to identify what to set the payment against (e.g. against tuition, accommodation, or other invoices) Bath Spa University reserves the right to allocate the funds received in the following order on the student's account:

- Accommodation
- Tuition
- Any other outstanding fee to Bath Spa University

All payments made to and from Bath Spa University in respect of fees, fines, and other charges must be made in £ Sterling. Any currency conversion costs or other charges incurred in making a payment or in processing a refund shall be borne by the student or the third party making or receiving the payment, and shall not be deductible from the amounts due to Bath Spa University.

For payment methods please see the University '[How to Pay](#)' webpages.

INTERNATIONAL STUDENTS

International students who receive an offer of a place on a full-time programme, will need to pay a tuition fee deposit to confirm their place. The deposit for 2024/25 academic year will be a minimum of £3,000 rising to 100% of the tuition fee. The deadline for the tuition fee deposit is 31 July for those students' commencing courses in September and by 30 November for those starting courses in February.

In all cases, the deposit will need to be paid prior to the issue of a Certificate of Acceptance for Studies (CAS), which is the first step in the process to obtain a student visa for the UK.

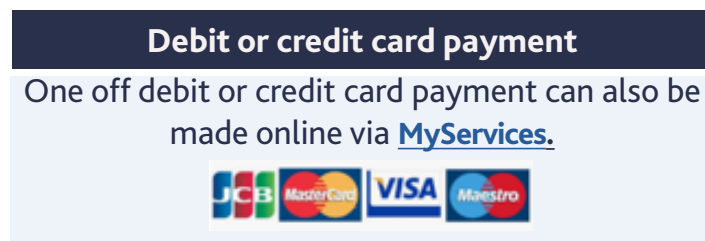
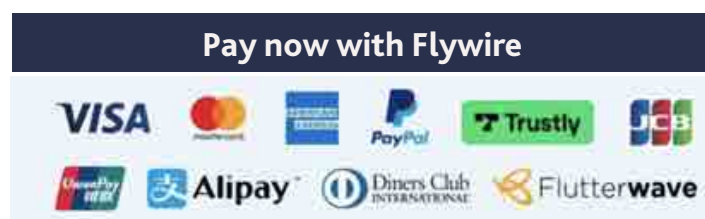
International students joining the University are required to pay the remaining balance (full tuition fee for the first year of the course minus the deposit paid) before arrival and prior to registration for your course.

Please be aware that students are responsible for any bank charges and exchange rate fluctuations when making their payment.

Any deposit or advance payment of the tuition fee due and will be credited to the applicant's fee account following successful enrolment and registration at the University. The term 'Applicant' includes any person or agent acting on behalf of the applicant and includes family members or agents.

We strongly advise in the interest of student safety that the student does not carry large sums of cash with them. Please note that due to the Anti-Money Laundering Regulations, the University cannot accept cash payments.

Payment methods are:



Bath Spa partnered with Flywire to accept payments from over 240 countries and territories, in more than 130 currencies. Millions of students, parents, and sponsors world-wide trust Flywire to facilitate the payment of student fees.

By making your payment using Flywire you can:

- Pay by credit or debit card, bank transfer or by e-wallet.
- Avoid bank fees and extra charges.
- Be guaranteed the best exchange rate when making a bank transfer using Flywire. If you find a better rate within two hours, Flywire will match it.
- Track your payment in real-time online and receive email and text alerts each step of the way, including a confirmation your payment has been securely delivered to Bath Spa University.
- Get 24/7 multilingual support with any questions you have about making your payment from Flywire's expert team. You can give them a call, send an email, or use live chat online.

Flywire has a robust anti-money laundering program so you can feel confident in the security of your payment.

Payment of tuition fee timeline		
Tuition fee loans	From 6 months prior to course start date and up to 9 months after the start of the academic year, eligible students can apply for a fee loan to cover the cost of tuition fees. Students should always aim to have fee loan approval before the course commences.	Apply via this link: www.gov.uk/student-finance/new-fulltime-students
Self-funding students	Instalment 1	Undergraduates - 3 weeks after course start date Postgraduates - 3 weeks after course start date
	Instalment 2	Undergraduates - when semester one resumes Postgraduates - beginning of trimester two
	Instalment 3	Undergraduates - when semester two resumes Postgraduates - beginning of trimester three

STUDENT VISA

Returning students progressing to year two or three of study maybe allowed three instalments, please ensure you have sufficient funds for these payments. The Visa Compliance team will be notified of any tuition fee arrears and this may result in us notifying the UKVI and your sponsorship being withdrawn.

ACCOMMODATION

Students who commence occupation of their room late remain liable for the full accommodation fees in accordance with their contract. If the contract starts

on a date other than the start of a term, then students have ten working days from the start date of their contract in which to pay their accommodation charge without penalty.

We offer payment in three instalments for accommodation. If you require an alternative arrangement, please e-mail the Fee's team at fees@bathspa.ac.uk. For September and October starters payment will be taken on, or soon after :

**Three instalments,
on or just after**

15 October 2024
7 January 2025
22 April 2025

SPONSORS AND STUDENT FUNDING ARRANGEMENTS

FUNDING INFORMATION FOR UNDERGRADUATE AND PGCE STUDENTS

You are classed as a sponsored student if you are funded by SAAS (Student Awards Agency Scotland), SFE (Student Finance England), SFW (Student Finance Wales), and SFNI (Student Finance Northern Ireland). Your home government or any other international organisation, Company or University award or scholarship. If your funding is from any organisation other than SAAS or SFE , SFW, SFNI you will need to provide evidence of sponsor to Finance. Please see 'Other Sponsor' section on Page 9 for further information.

Eligible Undergraduate and PGCE students can apply for finance through the relevant funding via a secure online system.

See www.gov.uk/student-finance/overview for further information and how to apply. Students may be able to apply for a tuition fee loan and maintenance loan via this system. Apply as soon as possible once applications are open, this is usually early March. You do not need to have a confirmed place in order to apply

Students should be aware that the amount they are able to borrow as a tuition fee loan will be verified by the relevant funding body and that Bath Spa University has an obligation to notify the relevant funding body of any discrepancies or inconsistencies in the details submitted.

Applications for loans must be submitted annually to the relevant funding body. Deadlines for completion and submission of the online application form apply; please see relevant funding body guidance for further information.

Students will be notified of their funding via a Student Finance Notification and a payment schedule from Student Finance.

All students must provide their National Insurance Number and any requested evidence to the relevant funding body in order to receive any loan (tuition, maintenance or other) from the relevant funding body. Where an application has not been confirmed to Student Finance or funding confirmation has not been received by Bath Spa University, the full annual tuition fee becomes payable by the Student.

We allow students who commence their course in September/October until the 1 December to provide the necessary evidence to obtain any required funding. From the 1 December we will liaise with the student to obtain payment of fees. If students need any assistance in obtaining funding they are advised to speak with Student Wellbeing. Please refer to consent to share authority on page 7, in order for the University to have permission to discuss your account with Student Finance.

Bath Spa University request that the balance of any tuition fee (the private contribution) is payable by the student within the appropriate payment deadline set. All eligible Home Undergraduate students will be able to apply for a Tuition Fee Loan to cover these costs but if no tuition fee loan is arranged, or if the fee loan is of insufficient amount then the student is personally liable for the tuition fee balance. Students are also liable for payment if there is any failure to pay the amount in whole or in part by the Sponsor or awarding body. For more information on fee liability and failure to pay, please see 'Deadlines, Sanctions and Penalties' on page 8.

Where the student's financial position is re-assessed by relevant funding body and the private contribution is reduced as a result, Bath Spa University is unable to process any refund until formal notification of the change is received from relevant funding body. For more information, please see 'Refunds' on page 12. In the event that Bath Spa University receives formal notification from relevant funding body that a re-assessment has increased a student's private contribution payable in respect of any academic year, Bath Spa University will invoice the student and the invoiced amount will fall due for payment to Bath Spa University within 10 working days. Queries regarding the reasons for re-assessment, the calculations used, or the basis of the decision should be addressed to the relevant funding body.

FUNDING INFORMATION FOR POSTGRADUATE STUDENTS

Postgraduate students may be eligible for funding from the government to help fund a full-time or part-time master's degree, see our [website](#) for further information.

The loan is paid directly to the student and can be used to help with course fees and living costs.

If your course starts on or after 1 August 2024 and you live in England you can get up to £12,471 for your whole course. If you live in Wales this can be up to £18,950. If your course lasts for more than a year, the loan will be divided equally across each year of your course but if you are part-time, it cannot last more than twice the length of the equivalent full-time course.

Payment of your loan is divided equally across each year of your course, so if you apply for the full £12,471 and you're on a two-year course, you'll get £6,235 per year. This loan will be paid directly to the student in three instalments per year of study, 33%, 33% and 34% and after your application has been approved you will be sent a letter with your payment dates.

One year master's

Paid in three instalments. You'll get the first payment when the university confirms your placement to the SLC (shortly after registration), and you'll get the other two payments during the year.

Two-year+ master's

The money will be divided equally across each year of your course, so if you apply for the full £12,471 and you're on a two-year course, you'll get £6,235 per year, divided over three payments.

Please note that unlike undergraduate loans where the Student Loans Company (SLC) pays the university the tuition fees directly, for master's courses the money is paid directly to the student. If you change course during the year to one that is not eligible for the loan, or you leave during the year, you won't receive the final loan payments. You will still need to repay what you have received.

Please see '[how to pay](#)' on the website for further information on paying the tuition fees.

OTHER SPONSORS

Where a student has confirmed that they will be funded by a different sponsor (such as employer, government or other organisation) then the University will communicate directly with the sponsor to request payment. It is the student's responsibility to inform student finance of any change to their funding/ sponsor which may be relevant. The student should also ensure that full contact details for the sponsor are provided at registration or email your confirmation to slc_sponsor@bathspa.ac.uk.

Where a sponsor fails to make payment by the deadline date or make contact with Finance about payment of the debt the fee liability will become the responsibility of the student. Any charges originally due to be paid will be transferred to the student's account and the standard debt chasing cycle will be followed. For those sponsors where we have an institutional study abroad agreement in place, the sponsor will remain liable. Please note parents and guardians are not classed as sponsors.

Please note: Bath Spa University may conduct a due diligence check on any sponsor and this may include a credit check. Any sponsor that fails a credit check may be not be accepted. Family members are not considered a sponsor.



ADDITIONAL COSTS, FEES AND CHARGES

Tuition fees will cover the majority of costs connected to your studies. There are some additional course costs which may apply to students studying at Bath Spa University, such as payment for field trips and travel, professional memberships or specialist equipment. Please refer to the Additional Course Costs Policy (bathspa.ac.uk) for further details of the additional costs for students on undergraduate and postgraduate taught programmes, over and above the tuition fee. All course specific additional costs are recorded on the definitive programme documents which can be found on the course page for each programme.

Throughout the academic year, and during holiday periods, miscellaneous charges may be applied to a student's account. Most commonly these are library fines, replacement books, residence charges, exam re-sits, Study Visit fees or field trips, etc. Such charges should be paid by the due date specified on the invoice. Non-payment by the due date will result in the account being placed within the standard debt chasing cycle. For more information on failure to pay, please see 'deadlines, sanctions and penalties' on page 8. Further information on charges that may be applied can be found within section 6 of the Student Study Terms and Conditions.

If students use and/or borrows equipment from Bath Spa University, they are responsible for ensuring the equipment is not damaged and returned back to Bath Spa University when due. If the equipment is damaged or not returned, the student will be required to make good the loss or damage. Students will be notified by Bath Spa University if a charge will be payable.

The student should contact the Student Fees Department at fees@bathspa.ac.uk in the event of a query or dispute in relation to any additional charges levied.

RE-TAKE

Students who are funding undergraduate study via Student Finance - they will usually fund one additional year to allow for a re-take/ restart of a year of their course. In usual circumstances this is only agreed for one occurrence.

If the student has not repeated, re-started or studied at the same level of study with ourselves or another institution they should be eligible for one year of additional funding.

If the student has already received additional funding for the re-start or re-take of a year they may still be able to obtain funding if they apply for 'compelling personal reasons' - our Student Wellbeing Team may be able to support them with this process.

We do however strongly recommend that students contact Student Finance to check eligibility for funding prior to registering to continue study

If students need to re-take a module they will be required to pay for the whole module again. The re-take cost will depend on the credit weight of the module.

Re-take fees for 24/25 year are:

- 20 credit weight module - £1,542
- 40 credit weight module - £3,084
- 60 credit weight module - £4,626
- 80 credit weight module - £6,168

AWARDS AND SCHOLARSHIPS

Students who are in receipt of a University award or scholarship can choose to offset this payment against their tuition and/or accommodation fees. To set up this agreement you should contact the Student Funding Team studentawards@bathspa.ac.uk. We may require your scholarship to pay outstanding fees. Where repeated efforts have been made to contact a student about an outstanding debt, it is at the discretion of the Finance Operations Manager to withhold or reduce any scholarship or award payments due to you.

COMMUNICATIONS

INVOICES AND STATEMENTS

Following online registration students can view their tuition and any accommodation or Study Visit/field trip charges via an online fee statement account accessible through [MyServices](#)). Students should receive an e-mail of their invoice, e-mail of reminders and a statement posted to the home address on record and e-mailed termly.

Within the online fee statement, students can also identify any payment plans and scheduled future instalments under the 'future transactions'.

No invoices will be issued in respect of the standard accommodation fees as the amounts and payment dates are outlined in the accommodation licence agreement.

Bath Spa University makes every effort to remind students of fees, fines, and other charges due by means of invoices, notices and statements. Additional statements may be posted or provided in hard format though out the year.

However these are reminders only and students are contractually responsible for paying fees, fines, and other charges on time whether invoices, notices or statements are received or not.

EMAIL AND STUDENT INFORMATION TEAM COMMUNICATION

Email and MyServices are the official form of university communication and Students are expected to check for messages on their University email at regular intervals.

Students can also communicate with various teams by visiting the Student Hub in Twiverton at Newton Park or with the Student Services team at Locksbrook..

Please note that Bath Spa University reserves the right to send communication to other email addresses, or contact addresses that are held on the student records system.

OTHER COMMUNICATION

Students who have an outstanding debt and who have failed to make payment may receive letters to their home address, where no response has been received from the contact address. Students may also be contacted by telephone and SMS regarding outstanding debt.

Where we have failed to make contact with a student regarding outstanding debt, then the Student Fees team will communicate with the relevant School or Student Services Advisor in order to establish a line of communication with the student.

CONSENT TO SHARE AUTHORITY

We are required to adhere to the General Data Protection Regulation (GDPR), which prevents Bath Spa University from discussing a student account with any other person unless we have the authority to do so.

Students may authorise Finance Services to release and discuss the financial information from their student account with named individuals by completing the Consent to Share Authority. This can be done via accessing 'Consent to Share' within 'My Finance' via [MyServices](#).

Consent to share authority allows the Student Finance team at Bath Spa University to discuss any financial information from the student's account in the legitimate course of the student's activities during the period of study at Bath Spa University to the named person(s) (e.g. parents, sponsors, agents) and to discuss connected matters (e.g. invoices, payments and outstanding debts in relation to tuition, accommodation or other fees/fines) with those persons for the duration of the course and beyond if necessary, when a balance due to the University is remaining.

This clause relates to disclosures requested by a student and not to disclosures which there is a legitimate interest of Bath Spa University where a student falls into arrears of payment to Bath Spa University. Bath Spa University may disclose adequate, relevant and sufficient personal data to a third party to enable the debts to Bath Spa University to be pursued and recovered.

DEADLINES, SANCTIONS AND PENALTIES

In accepting the offer of registration, the student accepts a contractual liability to pay the tuition fee and/or accommodation fees for their year of study in accordance with this handbook.

Please see pages 3, 4, and 6 for the various instalment dates regarding payment of tuition and accommodation fees due dates.

Where a student registers outside the normal September registration the same number of instalment options applies.

Please note we do not accept instalments plans where fee liability is less than £50.

NON-PAYMENT AND DEBT RECOVERY

Students are required to meet all due dates of payment whether these are annual payments or instalments. Students whose accounts are not fully paid by the due dates will be subject to late payment fines and interest and the outstanding fee will follow the debt management process.

All debts owing to Bath Spa University are pursued. Please speak with the Fees Team fees@bathspa.ac.uk if you find yourself in hardship so that we may agree a mutually acceptable way forward.

Persistent refusal to pay fees, charges, and penalties by the due date/s, or any deferred date agreed by the Student Fees Team (Debt Management), will be regarded as a major disciplinary offence and action will be taken.

Students in debt to Bath Spa University in respect of their accommodation will be subject to the provisions and penalties stated in the accommodation contract and may be evicted from University accommodation and will be refused Bath Spa University accommodation in the future. Bath Spa University reserves the right to refuse to provide financial references to future landlords for such students.

Where students advise of financial hardship, you may be asked to complete an income and expenditure form in order for the hardship to be verified. Other additional evidence of the financial position may

be required, where deemed necessary to consider requests for extensions to payment deadlines and in the negotiation of settlement arrangements. Where students are seeking debt advice from an external agency we ask that any monies owed to the University be included when assessing budget and repayment plans, in order for monthly payment to the University to be considered as part of your arrangements.

By concession, Bath Spa University provide the opportunity to pay fees in excess of £50 by instalment.

Bath Spa University has the right to request credit references either from students or commercial organisations at any time, and can also withdraw or refuse instalment facilities if such references are unsatisfactory or if the student has not met payment dates and/or fallen into arrears within the current, or any previous academic year.

Should a student fall into arrears of payment to Bath Spa University, the University may disclose adequate, relevant and sufficient personal data to a third party debt collection agency to enable the debts to Bath Spa University to be pursued and recovered.

Debtor information may be released on a need to know basis to and/or exchanged between different offices of Bath Spa University in the legitimate course of student debt collection activities. An example of this would be liaising with Student Support or informing the relevant School or Course Leader of outstanding debts to the University.

Students whose accounts remain unpaid will be subject to further debt recovery procedures. This may include referral to tracing and/or referral to external debt recovery agents. The University will also pursue Legal action through the County Courts for recovery. All additional administrative costs, including agents and Court fees, will be added to the student account. Tracing agents' and external debt recovery agents' fees are not set by the University and are subject to change. Costs may be linked to the location of the debtor, and/or the steps taken in order to recover the debt, such as the involvement of local agents in overseas territories.



Once a debt is referred to an external debt recovery agent, all communications and negotiations should be with the debt recovery agent and not with Bath Spa University.

Please be aware that many debt recovery processes will have an adverse effect on credit rating and ability to obtain credit.

Students or applicants who are, or become, subject to a Debt Respite Scheme or Debt Arrangement Scheme (Scotland) are required to notify Bath Spa University in order for the University to work with you.

RETURNING AND FINAL YEAR STUDENTS

No student with an academic related debt will be permitted to register for a subsequent academic session.

Final year students with an academic related debt will not receive their certificate at the Graduation/ Degree ceremonies. However, they will be permitted to attend the Graduation ceremony.

DEALING WITH DEBT

If you find that you are struggling to meet repayments or constantly finding yourself in financial difficulty, please seek help. Being in debt can be stressful and it can be difficult to see a way out, there is help out there and we urge you to speak with our Student Wellbeing team if you are experiencing financial difficulty.

The hardest part of dealing with debt is often recognising there is a problem and asking for help.

Further information on Money Advice and Student Support is available on the [website](#). You can also book an appointment with the wellbeing team via [MyServices](#) or studentwellbeing@bathspa.ac.uk

Free, impartial debt advice

Alternatively, there are services offering free debt advice, including sample letters to creditors, from:

- Step Change Debt Charity 0800 138 1111
- National Debtline 0808 808 4000
- Citizens Advice or visit your local Citizens Advice Centre

TAKE A BREAK IN STUDY, WITHDRAWALS, TRANSFERS AND SUSPENSIONS

TUITION FEE CHARGES/LIABILITY

Students must be advised that any withdrawal, external transfer or break in study must be formally requested to Student Services via [MyServices](#) (Making changes and support - MyServices portal (topdesk.net)). Using the form called 'Submit Notification of Intention to withdraw' if withdrawing from university, or by using the form called 'Officially request a Study Break' if you are requesting a study break. **The student will remain fully registered and liable for fee payment until the Study Break or withdrawal is granted by the service.** Students must ensure that any outstanding fee on the account is paid in full and any payment plans honoured before leaving their course.

Any card instalment plans or any other agreed payment plan will not be cancelled until Finance receives confirmation of the break in study being approved. Any adjustments can take up to four weeks to be reflected on the student account. Upon confirmation of break in study the Student Fees team will amend any payment plans or process any refunds that are due.

The level of tuition fee payable is determined by the status and mode of attendance of a student i.e. whether they are Undergraduate, Taught Postgraduate, Research Postgraduate, full time, part time, one semester study etc. Please see the table over for further information of the fee liability that will be applied.

The University will notify Student Finance of any change to your enrolment status and this may impact your tuition fee loan and maintenance loan. Please check your Student Finance account [online](#) to see what this change means for you, or call the Student Finance helpline 0300 100 0607.

Students in receipt of US loans may also be subject to a repayment of loan funds borrowed should withdrawal from study be granted. The University will calculate and return any funds to the Students lender that the student is not entitled to.

Students who wish to withdraw from their course of study may do so, however there are strict time limits and fees may still be payable for all or part of the academic year as detailed below.

Please refer to MyServices for further information and procedure.

If an Undergraduate student is in receipt of a Tuition Fee Loan from the Student Loans Company (Student Finance), they will not be entitled to a refund on any overpayment of tuition fees. Any over-payments will be paid directly by the University to the SLC.

Fee liability		
Course fees will be re-calculated in accordance with national guidelines published by the Student Loans Company. The amount of the course fees which a student will be liable to pay depends on the point at which they withdraw from the course and which of the 3 liability periods this falls in.		
Undergraduate and Postgraduate Students	Date of withdrawal	Fee Liability
Full time Year 1	On or before the last day of first teaching week	No liability. From the start of the second teaching week in Semester 1 onwards the liability is the same as full-time students continuing their studies
Full time continuing - Liability 1	Between the second teaching week of Term 1 and until the day before Term 2 commences	25% of the annual fee
Liability 2	Between the beginning of Term 2 and until the day before Term 3 commences	50% of the annual fee
Liability 3	On or after the start of the teaching week in Term 3	100% of the annual fee

A student in receipt of a Postgraduate Tuition Fee Loan or Doctoral Loan from the SLC may apply for a tuition fee refund for any over-payments. This is because the loan is paid directly to the student.

WITHDRAWAL, EXTERNAL TRANSFER OR TAKES A BREAK IN STUDY - ACCOMMODATION - FEE CHARGES/LIABILITY

Accommodation fees are calculated as detailed by the Licence Agreement and the Accommodation notice period, following the Student Services communication, or the day the room is vacated and keys are returned to the Student Accommodation Team, whichever is the latter. There may also be additional charges incurred to the student once the housekeeping inspection has taken place.

If a student withdraws from their University Programme, they will be liable for their accommodation fees for four calendar weeks from the "exit date" on the students record.

Please refer to the University [accommodation](#) webpages for further information.



REFUNDS

WITHDRAWAL OR TAKES A BREAK IN STUDY - TUTION FEE

A. Undergraduate and PGCE programmes

In the event that an overpayment is made against the total annual tuition fee amount or the total accommodation fee, then the credit balance arising will be used to offset any other debt or invoice outstanding on the Student's account (whether arising from tuition, accommodation, or any other legitimate charge) in due date order.

The proportion of the annual tuition fee to be refunded if the student withdraws/takes a Break in Study on/ after the relevant date, assuming all payments due has been received is in accordance with term dates specified in section 7.

Students who have applied for tuition fee loan funding from the relevant funding body should be aware that any reduction in tuition fees charged by Bath Spa University is notified directly to the relevant funding body. Please note that there will be a corresponding impact on the maximum maintenance loan that is permitted.

For students with Home fee status on Undergraduate or PGCE programmes transferring to another HE Institution before the end of the academic year (or any period of study for which a tuition fee is paid) will have no refund of tuition fees applied in respect of the remainder of that academic year (or period). Bath Spa University has, however, the authority to allow an ex gratia adjustment as it sees fit, and without precedent.

B. Postgraduate Research programmes

The proportion of the annual fee to be refunded if the student withdraws/takes a Break in Study on/after:

Relevant date	Element of fee refunded
Each calendar month (or part month) after the date of registration	Calculated on a monthly pro rata basis

C. US or Canadian Educational Loans

Special conditions apply to the refund of payments made via US direct loans and Canadian loans due to the operating regulations of these funding schemes. It is a condition of Bath Spa University participation in these funding schemes that refunds are only processed in accordance with the relevant regulations.

D. Refunds relating to referred Assessment Fees

In the event that a referred assessment fee is paid but the Student does not sit the referred assessment(s), the credit balance will be refunded within 28 days once it has been approved and the Student Fees Team has received notification. The additional fee for examination at an overseas location will not be refunded.

E. Refunds relating to Submissions

For Postgraduate Taught students who submit their final dissertation/project module, no refund of tuition fees applies in respect of the remainder of the term in which submission is made.

For Postgraduate Research students who submit their thesis/dissertation for examination, tuition fees will be refunded on a monthly basis, no refund of tuition fees applies in respect of the remainder of the month in which the submission is made. Students are also required to pay the one-off continuation fee.

WITHDRAWAL OR TAKE A BREAK IN STUDY - ACCOMMODATION FEE REFUNDS

If you are in accommodation and looking to leave halls before your licence agreement expires, please refer to the specific terms of your licence agreement for this information. A student may be eligible for a refund if they have overpaid their accommodation fees or their liability ceases. If you require further information, please contact the accommodation team directly by emailing them: accommodation@bathspa.ac.uk.

OTHER INFORMATION – REFUNDS

Students must not intentionally overpay their tuition, accommodation fees and related charges and costs due to the University in order to obtain their living costs or circumvent any government regulation or restriction. The University is not able to act as a clearance account and must abide by Anti-Money Laundering Regulations.

All authorised refunds are returned to original source (i.e. country and the account from which the money was sent), where source can be established, and wherever possible are paid by BACS. Fees that are paid by credit/debit card instalment or in person at the Student Information Desk will have the refund credited back to the card that made the original payment.

Flywire payments will be refunded via Flywire and banks transfers will be refunded to the originator via the bank.

This ensures compliance with national guidelines and money laundering regulations. For more information, please visit the following link: www.legislation.gov.uk/ukxi/2017/692/made.

Any refund application requesting payment to third party bank accounts will be declined.

All refunds will be calculated in £Sterling. The student is liable for any bank charges and the University will not refund any shortfalls due to exchange rate fluctuations, or offer compensation for any bank or other charges incurred.

No refunds will be made in cash and no interest is paid on returned deposits or overpayments.

Refunds are not processed against individual receipts where there is an overdue balance on the student account but are applied to any outstanding balance.

In the event that the tuition fee payment(s) were made by a sponsor, Bath Spa University reserves the right to refund the relevant fee proportion to the sponsor.

Refer to [MyServices](#) for a refund request form or to view the Tuition Fee and Debt Management policy.

Students wishing to attend certain programmes of study may be required to pay a non-refundable tuition fee deposit when the offer of a place is accepted.

The International student tuition fee deposit is non-refundable except in the following exceptional circumstances:

- If circumstances beyond the applicant's control prevent travel to the UK to study
- If the applicant fails to meet one or more conditions of a conditional offer; or
- If the applicant has a visa refusal which Bath Spa University would consider exceptional.

For students who are granted deferred entry to the next intake, the tuition fee deposit and any advanced payment of fees will apply to the new entry date.

Where there is a change in tuition fee deposit amount across intakes, the new tuition fee deposit amount will apply and additional payments will be required.

Where the student has already registered, the deferral is counted as a withdrawal from study and the withdrawal policy applies.

If a deposit has been paid and there is a refund due where cancellation rights apply, this will be carried out in accordance with the Consumer Protection (Distance Selling) Regulations 2000.

Once the Student Fees Team has received notification of withdraws/interruption and only when all account adjustments have been made, are reflected on the student account and the refund has been approved, this is usually within 28 days.

If the source bank account has subsequently been closed, a copy of the final bank statement indicating "account closed" or a letter from the bank confirming the closure of the account will be required. Once paperwork is received by the University, there may be a delay of up to a further 28 calendar days while paperwork is verified.

BATH SPA UNIVERSITY

BURSARY TERMS AND CONDITIONS

OVERVIEW

Bath Spa University will continue to offer a range of targeted financial support for students, based on financial need and intersection of disadvantage. Evaluation evidence that indicated our investment in highly-targeted financial support had a positive impact on the retention of successive cohorts of our most underrepresented and financially disadvantaged students was presented in detail in previous access agreements and annual monitoring returns.

We will automatically assess an entrant's eligibility for a Bath Spa University Bursary Scheme award using the income assessment information provided on their Student Finance application form. You cannot be considered for the Bursary scheme unless you have been income assessed by Student Finance within one month after the start of the first year (or foundation year) of your course.

We will continue to provide financial support from 2024/25 through the Bath Spa University Bursary Scheme for undergraduate entrants who meet our eligibility criteria in each year of their undergraduate study.

In subsequent years, the continuation of the award under this scheme will be subject to a student continuing to fulfil the eligibility criteria, including the residual household income thresholds, at the start of each academic year. Students who repeat a year will not be entitled to a Bath Spa University Bursary Scheme award in that year.

ELIGIBILITY CRITERIA

- Immediately before they started their study, students must live in an area of low higher education participation based on POLAR4 or Adult HE (Quintile 1 and 2) as determined by the Office for Students
- Household income assessed and evidenced by Student Finance as below £15,000, £25,000 or £42,875 when first enrolled on the course
- Domiciled in England, Wales, Scotland or Northern Ireland
- You must be a first time undergraduate in the first year (including foundation year) of study
- Do not hold a first degree or higher qualification.

Part-time students, if eligible, will receive a bursary award that is proportional to their intensity of study.

You will NOT be eligible for the award if:

- You're a student from the EU or an international student
- You have any formal sponsorship agreement with anyone other than Student Finance
- You do not have a full tuition fee loan, unless you have paid your tuition fees already
- You're transferring course, transferring institution or restarting a course.



BURSARY AMOUNTS

Residual household income	Year 1 bursary award	Year 2 bursary award	Year 3 bursary award
£0 to £15,000 per annum	£1250	£1250	£1500
£15,001 to £25,000 per annum	£1000	£1000	£1250
£25,001 to £42,875 per annum	£750	£750	£1000

If you are on a four year course, the amounts will be prorated.

Residual household income	Year 1 bursary award	Year 2 bursary award	Year 3 bursary award	Year 4 bursary award
£0 to £15,000 per annum	£880	£880	£880	£1360
£15,001 to £25,000 per annum	£715	£715	£715	£1105
£25,001 to £42,875 per annum	£550	£550	£550	£850

ADDITIONAL SUPPORT FOR PRIORITY GROUPS

Bursary supplement for priority groups In each year of study we will provide a number of supplementary awards for bursary award-holders to further support entrants who are also from one or more of the following priority groups:

- declared care leavers
- currently living at an accredited Foyer or who have moved out of an accredited Foyer in the past 12 months
- in receipt of the increased loan for living costs.

Residual Household income	Year 1 supplementary award	Year 2 supplementary award	Year 3 supplementary award
£0 to £15,000 per annum	£250	£250	£250
£15,001 to £25,000 per annum	£150	£150	£150

If you are on a four year course, the extra supplementary amounts will be prorated.

Residual household income	Year 1 bursary award	Year 2 bursary award	Year 3 bursary award	Year 4 bursary award
£0 to £15,000 per annum	£175	£175	£175	£225
£15,001 to £25,000 per annum	£105	£105	£105	£135

The total individual bursary awards for eligible undergraduate entrants are:

Residual Household income	Total award	Total award for priority groups
£0 to £15,000 per annum	£4000	£4750
£15,001 to £25,000 per annum	£3250	£3700
£25,001 to £42,875 per annum	£2500	£2500

If requested, students may arrange to take their award as a fee waiver. For September starters, payments are usually made in November, February and May by BACS transfer.

BATH SPA BURSARY FOR PGCE STUDENTS

OVERVIEW

From 2024/25 we will provide a number of individual PGCE ITT bursary awards for one year of study for entrants who meet the eligibility criteria.

The award will be paid to you as monetary award but trainees may arrange to take their award as a fee waiver.

Part-time trainees, if eligible, will receive a bursary proportional to their intensity of study. If a student repeats the year, they will not be entitled to a further Bath Spa University PGCE ITT bursary award in that year.

ELIGIBILITY CRITERIA

- students from areas of low higher education participation based on Adult HE (Quintile one and two)
- household income assessed and evidenced by Student Finance as below £15,000, £25,000 or £42,875 within the first month of starting the course
- domiciled in England, Wales, Scotland or Northern Ireland
- you do not have a formal sponsorship arrangement with anyone other than Student Finance

BURSARY AMOUNTS

Residual Household income	Total award
£0 to £15,000 per annum	£750
£15,001 to £25,000 per annum	£500
£25,001 to £42,875 per annum	£250

ADDITIONAL SUPPORT FOR PRIORITY GROUPS

Bursary supplement for priority groups In each year of study we will provide a number of supplementary awards for bursary award-holders to further support entrants who are also from one or more of the following priority groups:

- declared care leavers
- currently living at an accredited Foyer or who have moved out of an accredited Foyer in the past 12 months
- in receipt of the increased loan for living costs.

Residual Household income	Total award
£0 to £15,000 per annum	£250
£15,001 to £25,000 per annum	£150

U.S. FEDERAL LOANS

Bath Spa University is eligible to certify loan applications for William D. Ford Federal Direct Loans.

Most full-time, on-campus undergraduate and postgraduate degree courses at Bath Spa University are eligible for Title IV Direct Loans, except for those listed as ineligible below:

- Non-degree courses/programmes (Certificates, Diplomas)
- Online courses/programmes
- Distance learning or low residency courses/programmes
- Courses/programmes that are offered or taken less than half-time
- Foundation Degree courses offered through one of our partner colleges
- Teacher Training courses (PGCE - Postgraduate Certificate in Education)
- Any optional placements or study abroad options as per website

As per US federal regulations, as a foreign institution Bath Spa University is unable to allow student borrowers in receipt of Title IV funds to enrol in any course that includes study completed in the United States, including research, work, placements, internship, externship, or special studies. The only exception to this regulation is independent research done by an individual student in the United States for not more than one academic year, if it is conducted during the dissertation phase of a doctoral program and under the guidance of faculty, and the research can only be performed in a facility in the United States.

Your eligibility for US Title IV Direct Loans will be assessed based on the information provided on your FAFSA. Your Student Aid Report (SAR) must have no unresolved issues and to be eligible for a Federal Direct Loan, students must also:

- Be a US citizen or eligible non-citizen with a valid Social Security Number.
- If male aged 18-25, be registered for Selective Service (unless exempt).
- Be enrolled and continue to be enrolled at least

half time on an eligible programme at Bath Spa University. If you suspend, withdraw or drop below half time enrolment you must contact us via email studentawards@bathspa.ac.uk immediately. (Note that while the Direct Loan programme stipulates at least half-time attendance, if you are on a Tier 4 student visa, full-time study is required).

- Be making Satisfactory Academic Progress (SAP), as determined by the student's enrolment status and progression at the point(s) of evaluation.
- Not be in default on an educational loan and must not owe a repayment on an adjusted federal grant and must not have exceeded any aggregate loan limits.

For Direct Subsidized Loans and Direct Unsubsidized Loans, there are limits on the maximum amount borrowed for an academic year (Annual Maximum Loan Limits) and also a maximum amount that may be borrowed in total for undergraduate and postgraduate study (aggregate Maximum Loan Limits).

The actual loan amount you are eligible to receive is determined by the University's Cost of Attendance (CoA) and other factors such as the length the programme, your Expected Family Contribution (EFC), other financial aid you receive, and your remaining eligibility under the annual and aggregate loan limits.

Bath Spa University is required by US federal law to define and enforce standards of satisfactory academic progress (SAP) on students who wish to access US Federal Loans (subsidised, unsubsidised or PLUS Direct Loans).

The University's SAP policy has been established to encourage students to progress and successfully complete the academic programme for which aid is received. Guidelines apply to all federal loan recipients, including undergraduates, taught postgraduates, and research postgraduates.

US Loan students should familiarise themselves with the University's SAP policy, including evaluation points, qualitative and quantitative evaluation criteria, the impacts of changes in enrolment status, and the consequences of failing to meet SAP. Further information can be found in our policy document [online](#).

If you withdraw from your programme, suspend your studies, drop below half time, or otherwise become ineligible to receive US Federal Loans you must email studentawards@bathspa.ac.uk immediately.

Under US law, the university is required to report any changes to your enrolment and, if necessary, may need to arrange for any "unearned" loan funds to be returned to the US Department of Education.

Students set to receive Federal Loans may request a copy of the University's Default Management Plan (DMP) which provides an overview of the initiatives in place to help students understand their loan responsibilities. If you require a copy of the DMP, please email studentawards@bathspa.ac.uk.

The Direct Federal Loan programme offers loan repayment plans designed to meet the needs of borrowers and allows you to choose your repayment plan. These loans can be repaid within a period of 10 to 25 years depending on which repayment plan you choose. Repayments normally start six months after completion of your course, withdrawing or dropping below half-time attendance.

Before repayment starts you will be provided with Repayment Options and a Repayment Schedule from your loan servicer(s) for each type of loan you have borrowed. It is important to note that at Bath Spa University, Title IV Federal Loans are awarded to degree-seeking students only. However, University regulations stipulate that if a degree-seeking student terminates their programme early, they may receive an 'exit award' in the form of a certificate or diploma if they have fulfilled the appropriate credit requirements. All non-degree educational programmes are referred to as Gainful Employment (GE) programmes. New US Department of Education regulations require institutions to inform current and prospective students

of their prospects for 'gainful employment' when receiving federal financial aid for non-degree programs such as certificates and diplomas.

We can confirm the amount of tuition fees paid but, as we are a foreign school (not a US employer) we do not have an EIN (Employer Identification Number) and therefore not be able to complete the 1098-T US IRS tax form.

For details on how to apply for Federal Loans, our SAP policy and a full list of consumer information disclosures please [see here](#).

OVERSEAS EMERGENCY ACCESS FUND

The Bath Spa University Overseas Emergency Access Fund provides limited discretionary financial support for full-time international and EU (pre-settled) students who are experiencing financial difficulty and in need of emergency funding.

You must have made realistic provision before the start of your course to fund both tuition fees and living costs for the full duration of your course. Proof will be needed when you apply. These arrangements should have been affected by unforeseen circumstances or events beyond your control, after starting University.

If you are repeating your course then there must be extenuating circumstances

The Bath Spa University Overseas Emergency Access Fund is intended to support a temporary financial difficulty rather than be a main source of income. Awards are discretionary and even if you meet the criteria, awards are not guaranteed.

The size of the fund is limited and we may not be able to meet your need in full or guarantee that funds will be available, especially towards the end of an academic year. You can find out more by looking at the Overseas EAF [webpage](#).

If you have any questions please e-mail studentawards@bathspa.ac.uk

ACCESS FUNDING

Bath Spa University Access Funding (UAF) is a limited discretionary fund for eligible UK students experiencing financial hardship. The funds cannot be used to assist towards the payment of tuition fees. Awards may only be made whilst funds remain and students must complete their application by the appropriate deadlines.

There are two types of award:

- Standard: where there is a calculated shortfall between income and expenditure.
- Non-standard: for exceptional and unexpected costs.

The calculation of standard awards is based on nationally agreed guidelines revised annually and published by NASMA (National Association of Student Money Advisers).

To be eligible for a UAF award a student must have home UK fee status and be in receipt of statutory funding entitlement and any benefits they may be entitled to.

The UAF will be administered by Student Funding (Finance) and decisions will be made by the University's Access Fund Panel. Full details of the funds, including application opening are outlined in the appropriate application forms and guidance notes.

Please see webpage for further information: www.bathspa.ac.uk/students/student-finance/scholarships-and-bursaries/bath-spa-university-access-fund/

SHORT TERM LOANS

The Short Term Loan Scheme is designed to assist students who have an unexpected delay to their funding.

There are not sufficient funds to provide substitute overdrafts for students, if you do not have an overdraft you will need to provide proof you have applied and been refused.

A Short Term Loan is up to £100 in any given week for a single person with no dependents to be repaid in 30 days. If you feel that you require a higher amount or longer loan period, speak to a member of Student Support who may be able to approve this in exceptional cases.

Any currently registered home UK student may apply for a Short Term Loan but loans are not normally given in the last two months of your course of study. We aim to contact you via email regarding the application within two working days (Monday to Friday).

Successful applicants must provide a debit card repayment dated for 30 days' time [or your next student loan instalment, whichever is sooner] for the full value of the loan.

Short-term loans can be paid via BACS into your bank account, but you will need to allow time for the funds to clear in your account.

Failure to repay your loan may result in you being excluded from the short term loan scheme or being unable to register for your next year of study.

Please see webpage for further information:
www.bathspa.ac.uk/students/student-finance/funding/undergraduate-funding/

USEFUL CONTACTS

STUDENT FEES

Help with tuition fees, payment options, instalment dates.

fees@bathspa.ac.uk

STUDENT FUNDING

Help with maintenance funding, bursaries and studentships, hardship fund applications.

studentawards@bathspa.ac.uk

STUDENT PAYMENTS

Help with payment methods and refund requests.

income@bathspa.ac.uk

SPONSORS

to advise of sponsor paying fees

slc_sponsor@bathspa.ac.uk

STUDENT WELLBEING

See the [website](#) for help with managing money and budgeting, financial entitlement, University Access Funds and other sources of funding.

Access MyWellbeing

<https://mywellbeing.bathspa.ac.uk>

01225 876543

STUDENT FINANCE

See the [website](#) to apply for help with tuition fees and living costs, or to track your application, change details.

0300 100 0607

FUNDING FOR POSTGRADUATE STUDENTS

Eligible students can apply for a Postgraduate Master's Loan to help with course fees and living costs. More information at [Funding for postgraduate study - GOV.UK](#)



All information is correct at time of publishing and is subject to change without notice. August 2024

