

## **Student Fees Policy 2019-20**

This document sets out Royal Veterinary College (RVC) policies on student course fees for the academic year 2019-20, explains how fees are set and collected, and describes what students and sponsors need to do. It also provides information on what your tuition fees cover and what you can expect from the College. The policy covers all tuition fees, including modular and non-modular courses for UK, EU and international students for undergraduate and postgraduate courses and research degrees.

Fees are approved by the RVC Council (the governing body) and variations to fees for individual students may only be approved by the RVC Principal or his nominee. You will be advised of the tuition fees due, and the due date, as part of the online enrolment process. It is RVC policy to charge and collect on all fees owing for courses.

The appropriate procedures for payment of fees, collection of outstanding fees, student withdrawals, and calculation of fees due or fee refunds are included in this policy. These are governed by the relevant General Regulations for Study and Award of the College, which can be found [here](#).

### **If in doubt, please ask**

Staff across the Academic Registry and Finance are here to help you so do contact us if you have queries. Please contact the appropriate member of staff as indicated [here](#) on our web pages or as listed in Appendix A below: if they cannot help you, they will find a colleague who can provide the appropriate information or support.

**Julie Waterfield**  
**Director of Finance**  
**June 2019**

## Version Control

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## SECTION 1 INTRODUCTION

### OVERVIEW OF POLICY

This document sets out the Royal Veterinary College's processes for setting fees for students, how you can pay your fees (and particularly the process for enrolment each year), and how to get support and advice if you are having financial issues. Key contacts are listed in [Appendix A Contact List for Further Information](#) below.

For context, the policy also outlines the College's [Student Protection Plan](#).

### STUDENT FEES AND CHARGES

Student fees are paid for degree programmes (including registration, tuition, access to learning resources, examination registration, and graduation fees), research support<sup>1</sup> (bench fees), and, for those choosing to live in College owned residences, accommodation.

All programmes of study leading to an RVC award incur a fee and fees are raised for all academic years of study. This may include: academic years repeated with or without attendance and those academic years with partial supervision, whether arrangements reflecting specific extenuating circumstances or otherwise. The Schedule of Fees for the year can be found on the internet at: <https://www.rvc.ac.uk/study/fees-and-funding>.

Where a suitable arrangement to pay student fees, fines or charges has not been made in any given session in accordance with the relevant section of this Policy, or where a student defaults on any fee payment plan, the College will apply sanctions as described below.

Where students are experiencing difficulties in making payments, or wish to enquire about fees and/or charges that have been raised and/or fines that have been levied, help and support is available as outlined below: contacts are listed in Appendix A.

### GENERAL REGULATIONS ON STUDY AND AWARD

The RVC publishes annually the General Regulations for Study and Award relating to student matters which set out the College's expectations of students and the regulations that we will apply. You should always refer to the online regulations under the Academic Quality, Regulations and Procedures [web page](#).

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<sup>1</sup> Support fees are charged in some cases for students on postgraduate taught programmes (PGT) and on specific programmes of study leading to a postgraduate research (PGR) degree.

## SECTION 2 PLANNING YOUR FINANCES

### PREPARING YOUR APPLICATION TO THE RVC

The College provides information on the courses available to you via the College's website at <https://www.rvc.ac.uk/study>. The website also contains information from the College and from current and former students about what it is like to study here at the RVC.

As part of your preparations to apply for and study at the RVC, you will need to plan your finances. As a general principle you are responsible for the cost of your tuition, regardless of how you plan to fund the costs. Gaining external financial support is not always easy or straightforward so you need to plan for what may go wrong in the process. As an example, you may have already completed part or the whole of another course of study. This may affect your eligibility to get financial support initially. At each stage of any application for financial support you need to consider what you will do if your application for support is unsuccessful or the funding body changes its mind.

There are also specific rules for particular funders and you will need to meet their requirements. International students also need to ensure that they meet the independent financial support requirements of UK immigration authorities.

### BUDGETING FOR YOUR COSTS

#### General

The governing principle will be that if an item is intrinsically essential to the learning process, RVC will bear the cost. This principle meets current and likely future government regulation on the matter.

#### General Guidance - Budgeting for costs

RVC provides examples on our website (<https://www.rvc.ac.uk/study/fees-and-funding/living-expenses>) of the costs you need to take account of when planning your studies. In addition to the routine expenses of living in the London area while you are studying with us, it is also important to budget for course-related expenditure.

This includes books, equipment and travel, particularly travel to placements and events. The type of equipment, clothing and books that you will require will depend on the course you are studying (many of the written materials you will need will be available in the Learning Resource Centres on the two main campuses). A reasonable estimate to cover the items you may need to buy is £250 - £500 in your first year. For more information see the links on the [Living expenses and course related costs](#) page.

In later years of the Veterinary Medicine course there will also be further additional travel costs as students go on practice placements (called Rotations and Extra Mural Studies [EMS]). Please be aware that you may also have to pay further living costs and have access to a vehicle during your clinical years. This can cost up to £3,000 per year.

You will also find that vacations may be spent on placements, giving you limited opportunities for part-time work. Some part-time opportunities working for the College do arise from time to time throughout the year. There may also be additional costs associated with specialist equipment - much of which can be bought from our Students' Union Shop or the online store operated by our External Relations department. If you want to practice as a vet in the United States of America you will want to apply for the NAVLE whilst on the course, please see further details on our [website](#).

### **Specific Costs that you need to Budget for**

The following are costs that students are responsible for:

- Personal and travel insurance
- Travel to placements, rotations and EMS
- Travel of small groups of students (less than 50, or not a whole class if smaller)
- Personal protective clothing (lab coats etc.)
- Personal science and/or veterinary equipment.

### **Costs that Students do not need to budget for**

The RVC will bear the costs of:

- Liability insurance on and (while studying) off site;
- Required student registration with professional bodies (i.e. required in order for students to study for their degree but not for registration or admission after a student has gained their degree)<sup>2</sup>;
- Transport of whole groups for timetabled activities or assessments.

Travel costs incurred by an individual student as part of a project may, in exceptional circumstances, be treated as part of their consumables allowance

### **Printed materials**

Further essential instructions and supporting material for preclinical classes will also be supplied free of charge. There will be no 'page-printing from computer' allowance for students. However, where learning objectives are supplied electronically, a 200-sheet allowance will be made for the printing of these. This should not be regarded as a "page allowance".

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<sup>2</sup> Registration with the BVNA is required for undergraduate students undertaking the Fd Degree and BSc Vet Nursing degree programme. Some postgraduate degree programmes involving veterinary research may require the postgraduate student to maintain their qualified MRCVS registration at their own cost.

## **STUDENT PROTECTION PLAN**

### **Introduction**

In line with the good practice mandated by the Office for Students (OfS), the RVC has produced a Student Protection Plan that sets out how we ensure continuation of studies for our students, how the risks may differ based on the needs, characteristics and circumstances of our students, and the measures we have put in place to mitigate the risks that we think might crystallise.

This section of the Student Fees Policy sets out the key financial issues that we think you (as a student) should be aware of as they could have a financial impact for you personally.

### **Additional travel costs arising from changes in location of teaching or related activities**

The College delivers its teaching and student support across both campuses. Due to staff availability or the availability of other resources, it may be necessary to relocate activities from one campus to another (or, in rare cases, to relocate to an alternative non-RVC location). Where these changes occur during the academic year or with less than three months' notice, the College will pay directly, or reimburse students, for the travel costs for students affected by the change in location.

### **Withdrawal of specific programmes of study**

The College seeks to provide continuation of study. To provide financial protection for students, we are committed to ensuring that students will not be at a financial loss in the short term because of the withdrawal of a specific programme of study.

### **Student bursaries**

The College will honour (and continue to pay to the end of the academic year) student bursaries awarded for any programme of study that has been withdrawn.

### **Transferring to another course of study**

In the unlikely event that a programme of study is withdrawn without at least a year's notice, the College will provide practical support for students on the existing programme to transfer to an alternative programme of study at the College. Students who wish to continue studying on a similar programme elsewhere will be provided with advice and support to enable them to transfer successfully.

### **Financial compensation**

Compensation will be provided where it is not possible to provide continuation of study at the RVC. Specifically, the College will provide appropriate compensation for additional tuition or maintenance that arise from a student transferring to another course or provider.

The College is also committed to provide appropriate financial compensation where a student incurs additional maintenance costs or lost time due to the withdrawal of a course of study by the College.

### **Refunds of Tuition Fees**

The process for refunds of tuition fees and the proportion of tuition fees that may be refundable are explained below in [Section 5 Course Withdrawals](#) with further details provided in [Appendix B Calculation of Fees Due and Refunds on Withdrawal](#).



## **SECTION 3 TUITION FEES – ENROLMENT AND PAYMENTS**

### **FEE SETTING POLICY**

The College reviews its tuition fees and fee policy annually. Increases in the costs of delivery of courses mean that fees are likely to be subject to annual increases and all students are, therefore, advised to plan their finances assuming this will be the case.

Fees are formally approved by the College Council and are published on the College website in September of the preceding academic year.

#### **Home/EU undergraduate fees**

The UK government currently sets a maximum cap on tuition fee levels for UK and EU students undertaking undergraduate degree courses. With the exception of students who commenced their programmes prior to the academic year 2017/18<sup>1</sup>, it is the College's policy to charge the maximum fee permitted under the tuition fee cap to all students, both new and returning. This means that, for students commencing in 2019/20, fees will increase for each academic year if the fee cap is permitted to rise.

#### **Undergraduate students transferring**

Undergraduate students transferring from another institution to the College without break or who are able to provide evidence that they should be considered as 'continuing' shall be considered eligible for the same fee charged to other students in the equivalent RVC cohort.

#### **International and postgraduate fee levels**

Fees for international students and for postgraduate and diploma courses are not regulated by the UK government and are set by the RVC. The College reserves the right to vary fees by taking into account a range of factors, including the costs of delivery of its teaching programmes, changes in government funding and prevailing market conditions. For students enrolling in 2019/20, increases will not exceed the annual movement in the Retail Price Index (RPIX).<sup>3</sup>

#### **Payments in other currencies**

International students transferring funds in currencies other than pounds (GBP) must ensure that the correct fee in GBP will be credited to the Royal Veterinary College's bank account.

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<sup>3</sup> The College Council has agreed that, for Home/EU undergraduate students who commenced their studies prior in the academic year 2016/17 or earlier, the fee will be held at £9,000 for the duration of their studies.

<sup>2</sup> RPIX is the Retail Price Index (RPI) All Items excluding mortgage interest. Fee increases for continuing international and postgraduate students will not exceed RPIX as at April. (For example, 2020/21 fee increases for continuing students will be capped at April 2019 RPIX inflation increases.)

### Resit of Examinations or Assessments

Students who do not pass a module at first sitting will get an automatic resit in which they will be re-assessed. There is no charge for a resit taken within the same academic year.

### Repeat of Modules or Elements of Courses

Students who are required to repeat a module or other credit-bearing element of their course are liable to pay a tuition fee at the published rate for the academic year they are repeating.

### Publication of Fees

Tuition fees are published on the College's website under: Home / Study / Fees and Funding / Fees as follows:

Existing UK, EU, International and Channel Islands undergraduate students	<a href="http://www.rvc.ac.uk/study/fees-and-funding/fees-for-existing-students">http://www.rvc.ac.uk/study/fees-and-funding/fees-for-existing-students</a>
Prospective UK, EU, International and Channel Islands undergraduate students	<a href="http://www.rvc.ac.uk/study/fees-and-funding/fees">http://www.rvc.ac.uk/study/fees-and-funding/fees</a>

Current students will be notified of any changes to fees once published.

## ENROLMENT

### New Undergraduate and Postgraduate Students

As part of the process of enrolling as a student you will need to provide us with some information:

1. Complete online pre-enrolment on RoVeR.<sup>4</sup>
2. If you will be self-funding your studies, bring your chosen form of payment with you (please see "Ways to Pay Your Tuition Fee" information sheet) to enrolment day.
3. *Part Time Students only:* Complete the Learning Agreement. This shows the module(s) you intend to study during the year and will determine the total tuition fees due for that academic year. The cost of each module is different and depends on the number of credits for each module.
4. If not self-funding, provide evidence of how you are funding your studies by bringing one of the following documents:
  - a. *Letter from Student Loans Company [SLC] (SFE, SFW, SFNI, SAAS)* confirming your loan or proof of your application for a loan (if it hasn't been confirmed yet).

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<sup>4</sup> RoVeR is the RVC's Academic Registry Information Systems Portal: <https://registry.rvc.ac.uk/>.

*b. Proof of US loan application.*

5. *Proof of sponsorship:* Where you are to be financially supported by an external organisation, the RVC would expect to receive, by the day of enrolment, confirmation in writing from your sponsor that they agree to pay the RVC subject to the terms and conditions set out in this policy.
6. If you do not provide proof of sponsorship, you remain liable for the full tuition fee and you will be considered as a self-funded student until written confirmation is received by the College. You will therefore need to complete enrolment by paying the first instalment (one third) of the tuition fee for the year. This will be refunded to you if you subsequently provide proof of sponsorship or an approved tuition fee loan.
7. If you are receiving a Postgraduate Loan from the Student Loans Company or a Professional and Career Development Loan, you will be considered as a self-funded student. This is because the loan will be paid directly to you and you are then responsible for paying the fees to the College. Please see the relevant section below.
8. If you are having difficulties with your funding, please see the contact list in Appendix A below.

If, by the day of enrolment, you have made a late application for a tuition fee loan but RVC has not received confirmation of approval of the loan from the loan provider, you are liable for the fees due. Where you can provide written acknowledgement from the loan provider of your late application, the College will, as a concession, accept your written commitment to pay the first instalment of your tuition fees. This is only allowed where you have pre-enrolled online on RoVeR confirming your ability to pay and the method (other than the loan) by which you will pay the fees due.

If you are being funded by a Research Council we will be notified directly by the College's Research Office, so you should not need to provide proof of sponsorship.

### **Continuing Undergraduate and Postgraduate Students**

1. Complete online re-enrolment on RoVeR
2. If you are a sponsored student, please provide evidence of continued sponsorship and submit it to the Student Finance Manager in Academic Registry.

### **FEE INSTALMENTS DUE**

#### **Full Time Students**

The College offers self-funded students the option to pay in full or in three instalments. For instalment deadline dates, please see the Tuition Fee Payments Instalments and Deadlines 2019-20 information sheet which can be found on RoVeR or at [www.rvc.ac.uk](http://www.rvc.ac.uk).

As an undergraduate student, if you are funded by the UK Student Loans Company, your fees will be paid directly to the College.

For information on what happens if you should withdraw please see [Section 5 Course Withdrawals](#).

### Modular Courses

Instalments for course fees for modular courses are based on the number of credits:

Amount of credits studied	Fees due
44 credits or fewer	100% before the start of the course
45 credits or more	Tuition fees may be paid in up to three instalments.

### Timing of Standard Payment Instalments

The standard timing of instalments in each year for most students will be as follows:

Instalment	A. Expected % on Instalment	B. EXAMPLE: Expected Amount due from UK Self-Paying Students for 2019/20*	C. Cumulative Fees to be paid at this date	D. Date when Instalments due in 2019/20
1. Autumn Term	33.34%	£3,100	33.34%	Friday 4 October 2019
2. Spring Term	33.33%	£3,100	66.67%	Friday 10 January 2020
3. Summer Term	33.33%	£3,050	100.00%	Thursday 9 April 2020
<b>Total for Year</b>	<b>100.00%</b>	<b>£9,250</b>		

\*As will be seen from the table above, the College may specify a specific amount due for a particular programme of study for the convenience of both the student and the College: this may differ from the percentage expected in column A.

Different arrangements are in place for modular students, for students on some specific programmes (for example, where studies do not start in October), and for students funded by the US Federal Loans scheme: these will be communicated separately to those students.

### Student Finance<sup>5</sup> funded Students (SFE, SFW, SFNI, SAAS)

Fees are paid directly to the College by the Student Loans Company (SLC) in line with SLC

<sup>5</sup> Student Finance is used throughout to refer to Student Finance England and to similar bodies in the devolved administrations in Scotland, Wales and Northern Ireland.

liability (set out in Appendix B, Table 1).

### **Late applications for a Student Finance loan**

You should advise Academic Registry and Finance of this immediately. We can then investigate the matter on your behalf. Your fee will remain outstanding until Student Finance pay.

### **Students who opt not to apply for Student Finance support**

Where a student is undertaking a programme of undergraduate or postgraduate study, that would normally attract Student Loans Company (SLC) loans or other loan schemes, but cannot take on student loans for either tuition fees or maintenance support due to religious reasons (be they Muslim and due to their interpretation of Islamic Sharia law, or of another faith where usury is prohibited), the College will treat the individual as a self-funder. Such students are encouraged to apply for any scholarships or bursaries for which they are eligible.

### **Sponsored Students**

A payment schedule must be agreed between the Finance Department and the sponsor before enrolment. This will usually follow the standard instalment plan (payment in full before enrolment or payment in three equal instalments).

### **Students in receipt of US Federal Direct Loans**

Students with Direct Loans will normally have their tuition fees taken from the loan disbursements. We will receive the loan directly, deduct the required amount for the tuition fee and any other agreed RVC charges and release the remainder to you from each loan disbursement.

If the loan will not cover the full tuition fees for the academic year, the outstanding amount must be paid in full, by the first instalment deadline date of the academic year, to complete enrolment. If the application for the loan has not been completed by the first instalment deadline date of the academic year, the first instalment of the tuition fee (no less than 1/3) must be paid to complete enrolment.

The exchange rate determining the amount of the loan will be set as at the time we submit the student's application to US Federal Direct Loans. The College cannot be held responsible for the changes in the global financial market or currency exchange rate. Please check the Financial Aid information on the RVC website for details of disbursements and payments taken for tuition fees.

## Self-Funded Students

Any fees, not paid directly to the College through a Student Loans Company loan, sponsorship or through the US Federal Direct Loans scheme, can be paid in the following ways:

- In full in advance or on enrolment;
- In three equal instalments (or as specified by the College).

If you are an international student you must be able to demonstrate sufficient funds to cover your tuition fees, (for MPhil and PhD students) research expenses (such as bench fees) and living expenses for the duration of your studies at the RVC. Evidence of this will be required by the UK immigration authorities. First year international students must pay a deposit of 10% of the annual tuition fee to secure their offer: **this will be rounded up to the nearest £100**. The balance of the fee may then be paid in full or over three instalments as specified by the College.

## FEE PAYMENTS METHODS

### How to Pay

Please see “Ways to Pay Your Tuition Fee” information sheet which can be found on RoVeR or at [www.rvc.ac.uk/study/fees-and-funding/policies-payment](http://www.rvc.ac.uk/study/fees-and-funding/policies-payment).

Payment can be made in full or as instalments – please see “Instalment Deadline Dates” information sheet which can be found on RoVeR or at [www.rvc.ac.uk/study/fees-and-funding/policies-payment](http://www.rvc.ac.uk/study/fees-and-funding/policies-payment).

All fees are due in pounds sterling.

## SECTION 4 COLLECTION OF OUTSTANDING FEES

### **Student Fee Liability**

In accepting the offer of registration, students accept a contractual liability to pay the tuition fee and/or accommodation fees for their year of study in accordance with these regulations. Students are required to meet all due dates of payment whether these are annual payments or instalments.

Students retain ultimate liability for the payment of their fees, whether invoiced or not, including where sponsorship agreements have been approved. The College will always seek to recover fees directly from students in cases where payment from other approved sources (including the Student Loans Company) is not forthcoming.

### **Late Penalty Charges**

The College reserves the right to impose a late penalty charge of up to 3% of the remaining balance (not to exceed a maximum of £200), for any fees not paid by the due date.

### **Students in Debt**

The College reserves the right to take appropriate action against students who fail to pay their fees, or make satisfactory arrangements to pay in line with the General Regulations for Study and Award. This includes the application of approved sanctions to students in debt. The General Regulations can be accessed [here](#).

If a student is in debt to the College and at the same time a payment is due from the RVC, then any payment received may, at the discretion of the Director of Finance, be applied to reduce the total amount owed to the College.

If a student falls behind on the payment plan, or you are unable to meet the payment date of the invoice, the College will attempt to contact you. If we do not receive a reply, appropriate academic sanctions may be applied: including restrictions of access to IT services and to library services. After you make arrangement to pay what is due, your access to the Library service and IT systems will be restored within two working days (Monday to Friday).

A student who is in debt to the College for tuition fees will not be permitted to progress to the next academic year until a payment plan or full payment has been agreed with the Director of Finance. At the discretion of the Principal, a student who defaults on the agreed payment plan may have his or her registration terminated.

If any tuition fees are still unpaid at the time when a student enters for the last examination necessary to qualify for the award of a degree, diploma or any other academic award, the award will not be confirmed and no certificate will be issued, until the debt has been paid in full or a payment plan has been agreed by the Director of Finance.

The College reserves the right to pursue any outstanding debt through a third party collection agency and the courts. Any additional fees associated with this process will be payable by the student.

The College reserves the right to apply these debt management procedures at any time during the academic year.

### **Residences Fees**

If you have accepted a place in RVC Halls of Residence, fees for residences must be paid within fourteen days of the start of term, the date of the invoice or in accordance with a payment plan agreed in writing with the RVC Accommodation team.

Further information on RVC Accommodation is available [here](#).

### **Other Residences**

RVC does not deal with collection of fees for other residence providers: please liaise with them directly. The link above also provides information on support and advice that RVC can provide if you experience any issues with housing.



## SECTION 5 COURSE WITHDRAWALS

### Considering Withdrawal / Interruption

If you are considering withdrawing or interrupting your studies, you should seek advice as early as possible from staff in Academic Registry and in your own academic department before making any decision. The College can provide information on a student's options before the student makes the formal decision to withdraw. Please refer to the contact details section in Appendix A.

### Withdrawal

Students who withdraw their registration with the College within 14 days after completing enrolment at the beginning of the year or **before** the start of term 2 and term 3 will not incur a financial penalty: further details of the standard fee liability are set out in the Fee Liability Schedule in Appendix B Calculation of Fees Due and Refunds on Withdrawal.

In the event of a student withdrawing from their course, it is the student's responsibility to notify Student Records, Academic Registry in writing and to complete a withdrawal form. Any tuition fee refunds (where applicable) will not be processed prior to the Academic Registry receiving the withdrawal form.

Attendance at the RVC will cease the day Student Records, Academic Registry receives formal notification of the withdrawal. If no notification is received, the date of withdrawal will be deemed to be the last day of the term during which withdrawal occurred.

For Students in receipt of US Federal Loans, attendance at the RVC will cease the day Student Records, Academic Registry receives formal notification of the withdrawal. If no notification is received, the date of withdrawal will be deemed to be the date the College became aware the student ceased attendance, or the last recorded attendance (via [attendance monitoring](#)) or academic related activity (verified by a member of staff). The latest of these dates will be used. For more information on withdrawals and return of Title IV funds see [here](#).

### Interruptions

Students will be charged tuition fees in the year they interrupt in line with the Tuition Fee Payments Instalments and Deadlines 2019-20.

A student (including distance learning students) who has signed up to a course but not formally withdrawn from that course, remains liable for the tuition fee until they formally withdraw.<sup>6</sup>

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<sup>6</sup> Access to course materials are not provided unless the student has agreed to the Terms and Conditions for that course. A student who does not thereafter actively engage with the course and/or who does not submit assignments as required by the course's requirements, will continue to be viewed as liable for the course fee until they formally withdraw from that course.

When an undergraduate or taught postgraduate student resumes their studies, they will be liable for the fees chargeable in that academic year. For example, a student who interrupts their studies in 2019/20 and returns in 2020/21 will pay fees at the 2020/21 rate when they return.

Students resuming their studies part way through a year will be charged in line with the Tuition Fee Payments Instalments and Deadlines 2019-20 schedule in Section 1 above and the interruption calculations in Table 3 of [Appendix B Calculation of Fees Due and Refunds on Withdrawal](#).

For example, Student A withdraws in February 2020. They are liable for 50% of the tuition fees charged in the 2019/20 academic year. Student A resumes their studies in February 2021. They are liable for 50% of the tuition fees chargeable in the 2020/21 academic year.

The College will endeavour to be fair and consistent in its application of this policy.

### **Fees Due or Refunds on Withdrawal - Calculation**

The calculation of the amount of tuition fees due to the College on withdrawal will be based on the Fees Liability Schedule set out in Appendix B, taking into account the payments received from any funding body or sponsor (including the Student Loans Company). For self-funded students, a refund will be made if the amount of fees due is less than the payments received by the College.

### **Fees Due or Refunds on Withdrawal - Payments**

All fees due on withdrawal must be paid within 14 days of the student being notified of the amount due. Student Records, Academic Registry, will email confirmation to the student that their withdrawal requested has been processed. Once confirmation is received and a refund is due, students should contact the Finance Department to request a refund by emailing [studentfeepayments@rvc.ac.uk](mailto:studentfeepayments@rvc.ac.uk).

### **US Federal Direct Loans Funded Students**

Where a student's tuition fees are paid in full or in part by a US Federal Student Loan, the refund will be governed by the provisions of the US Federal Direct Loans programme. It should be noted that it may be the student's responsibility to return any over-entitlement to the loan provider.

Where the student loan covers only part of the tuition fees, the calculation of any refund due on the student loan funded element will be subject to US Federal Direct Loans regulations. Any refund due on the balance paid directly by the student will be subject to the standard refund policy.

Where the amount covered by the US Federal Direct Loans regulations is less than the fees due on withdrawal, the student will need to make a payment to the College.

**Modular Courses**

As for other courses, it is the student's responsibility to notify the Student Records, Academic Registry in writing and to complete a withdrawal form. Any refunds (where applicable) will not be processed prior to this.

A full refund will be payable if the student does not attend the module. If the student withdraws during the first half of the module, a payment equal to 50% of the fee will be refunded. If the student withdraws after attending more than half of the module, no refund will be allowable.

**Deposits**

Any deposits payable will be non-refundable in the event that the student does not subsequently take up their place on the course, unless there are extenuating circumstances. Any refunds of deposits are made at the discretion of the Director of Finance.

## **APPENDIX A CONTACT LIST FOR FURTHER INFORMATION**

All staff who support students (including, where relevant, professional support staff outside the Academic Registry) can be contacted via the Student Centres hosted by Academic Registry at the Camden and Hawkshead campuses.

### **Undergraduate Fees and Bursary queries**

Mrs Fola Oloyede

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### **Postgraduate Taught Fees**

Student Finance, Academic Registry

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### **Financial Aid / USA Loans queries**

Student Finance, Academic Registry

[financialaidoffice@rvc.ac.uk](mailto:financialaidoffice@rvc.ac.uk)

### **US Loan payments and refund cheques**

Mr Sanjay Raikundalia

Treasury Manager, Financial Accounting Team, Finance Department

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### **General Student Finance and Funding advice (including RVC Hardship Funds)**

Ms Shelley Revell

Money and Welfare Adviser, Student Advice Centre, Learning and Wellbeing Directorate

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## APPENDIX B CALCULATION OF FEES DUE AND REFUNDS ON WITHDRAWAL

### Fee Liability Schedule

The College matches the profile used by the Student Loans Company for calculation of the fees due at the point of withdrawal. This makes the process for calculation of fees due to the College and any refund due to the payer more transparent. (Specific rules are mandated for US Federal Direct Loans funded students and these are outlined below.)

The cumulative fee liability schedule is shown below:

**Table 1: Calculation of Fee Liability for Academic Year** (based on Student Loans Company Schedule)

Term	Timing of Withdrawal	Fee Liability for Term	Cumulative Fee Liability for Year
Autumn Term	Up to 14 days after Autumn Term commences	0%	0%
	On or after 14 days after Autumn Term commences	25%	25%
Spring Term	On or after the first day of Spring Term	25%	50%
Summer Term	On or after the first day of Summer Term	50%	100%

**Fee Instalments Schedule** (please see “Instalments Deadlines Dates” information sheet)

**Table 2: Calculation of Fee Instalments Due**

Term	Standard Payment Deadline Dates*	Fees Instalments Due+
Autumn Term	End of October	1/3 of Total Fee
Spring Term	End of January	1/3 of Total Fee
Summer Term	End of April	1/3 of Total Fee

\*This table sets out the standard payment due dates for the College’s standard full-time degree programmes. The dates may differ for some modular or part-time programmes and the due dates for each instalment due will be confirmed as we notify you of your enrolment date for your individual programme. For exact dates please refer to “Instalments Deadline Dates” information sheet.

+Roundings will apply such that the full fee for the year is due.

## Fee Refund Calculation

**Table 3: Calculation of Refunds Due to Self-Funders**

Term	Timing of Withdrawal	A. Cumulative Fee Liability for Year (Table 1)	B. Cumulative Instalments Paid * (Table 2)	C. Cumulative Refund Due (B - A)
Autumn Term	Up to 14 days after Autumn Term commences	0%	0%	0%
	On or after 14 days after Autumn Term commences	25%	33.33%	8.33%
Spring Term	On or after the first day of Spring Term	50%	66.66%	16.66%
Summer Term	On or after the first day of Summer Term	100%	100%	0%

\*Where the 1/3 of the total fee is not a round number, the College will clearly set out expected instalment values.  
The dates of commencement for each Term are set out on the College's intranet:  
+Roundings will apply such that the full fee for the year is due.

### Full Time Students funded by the Student Loans Company (SLC)

Undergraduate students in receipt of a tuition fee loan from the SLC will be liable for 25% of their loan, if they withdraw before the start of the Spring Term. If they withdraw before the Spring vacation, they will be liable for 50% of their tuition fee loan. If they withdraw after the Spring vacation, they will be liable for the full tuition fee loan. In most cases, the fee due (fee liability as calculated in column A in Table 1 in Appendix B Calculation of Fees Due and Refunds on Withdrawal) will match the amount paid by the SLC and therefore there will be no balance to be paid or refunded.

If the balance is a negative amount (i.e. the SLC has paid the College more than the fee due) this is retained by the College.

### Full Time Students funded by the Student Awards Agency for Scotland (SAAS)

The SAAS do NOT pay tuition fees if a student withdraws from the RVC before 1 December. The full annual tuition fee will be paid by SAAS for all students in attendance at 1 December. Students will remain liable for 25% of their fees if they withdraw between 14 days after the commencement of the Autumn Term but before 1st December. The College will always seek to recover fees directly from students in these cases if the student withdraws before 1 December.

In the case of students funded by the SAAS who withdraw up to 14 days after enrolment day or withdraw after 1 December, there will be no balance to be paid or refunded.

### **US Federal Direct Loans funded students**

The loan entitlement for each US student is determined by a “period of study” calculation prescribed by the US Department of Education. This calculation determines whether any Direct Loan funds need to be returned to the loan provider. It is the student’s responsibility to return any over-entitlement to the loan provider.

### **Self-Funded Students**

The basis for calculation of refunds due is shown above in Table 3.

The refund to the student will be the difference between the cumulative amount due at the date of withdrawal (Column A in Table 3 above) less the cumulative payments received to date (including any refundable deposits received).

### **Examples of Calculations of Refunds / Amounts Due**

Please note that in these examples, the annual fee quoted is for explanatory purposes only and may not be the annual fee for your specific course.

#### ***Example 1 – UK /EU Student who is Self-Funded***

Where the annual tuition fee is £9,250, the student will need to make payments ranging from £3,100-£3,050 (dependent on if 1st/2nd/3rd instalment is being made) per term. If a student paying in three instalments withdraws between 14 days after enrolment day and the end of the Autumn Term, they will be due a refund of £787.50 (£3,100 less £2,312.50 [25% of annual fee]).

If the student withdraws during the Spring Term, they should have paid £6,200 and the fee due would be £4,625 (50% of the annual fee) to date. The refund due would therefore be £1,575.

No refund will be due if the student withdraws during the Summer Term.

***Example 2 – International Student who is Self-Funded and has paid a £3,400 deposit***

Where the annual tuition fee is £35,010, the student will need to make two instalment payments of £11,670 per term and a third instalment payment of £8,070 (£11,670 net of the £3,600 deposit paid). If a student paying in three instalments, who has already paid one instalment plus their deposit, withdraws between 14 days after enrolment day and the end of the Autumn Term, they will be due a refund of £6,517.50 (£15,270 (£11,670 plus £3,600) less fees due of £8,752.50 (25% of Annual tuition fee))

If the student withdraws during the Spring Term, they will have paid £26,940 (£11,670 x 2 plus £3,600) to date and the fee due would be £17,505 (50% of the annual fee) to date. The refund due would therefore be £9,435.

No refund will be due if the student withdraws during the Summer Term.

***Example 3 – Sponsored Student who withdraws during the Academic Year***

The amount due from the student's sponsor (or amount to be refunded to the Sponsor) follows Example 1 for UK/EU Students and Example 2 for International Students.

If the student's sponsor withdraws funding, the student is liable for any outstanding fees and is treated as self-funding.

**Deposits**

Any deposits paid will be non-refundable in the event that the student does not subsequently take up their place on the course. The Director of Finance may, at their discretion, take into account extenuating circumstances that led to a withdrawal.

**Refunds**

As shown in Table 3 above, a refund may be due to self-funded students in the event that the Cumulative Fee Liability is lower than the amount paid to the College at the date of withdrawal. Students should contact the Finance Department to request the refund after they have received email confirmation from Student Records, Academic Registry, that their withdrawal has been processed.