

Student Fees Policy 2023-24

This document sets out Royal Veterinary College (RVC) policies on student course and accommodation fees for the academic year 2023-24, 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 RVC. 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 and accommodation.

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. Collection of tuition fees are governed by the relevant General Regulations for Study and Award of the College, which can be found here, and collection of accommodation fees are part of an individual student's license agreements with the RVC.

If in doubt, please ask

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

Julie Waterfield Director of Finance August 2023

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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 <u>Appendix A Contact List for Further Information</u> below.

For context, the policy also outlines the RVC's Student Protection Plan (see below in Section 2).

STUDENT FEES AND CHARGES

Student fees are paid for degree courses (including registration, tuition, access to learning and wellbeing resources, examination, registration, and graduation fees), research support¹ (bench fees), and, for those choosing to live in RVC-owned residences and accommodation.

All courses 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 reflect 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 RVC 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 below in <u>Appendix A Contact List for Further Information</u>.

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 RVC'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: General Regulations for Study and Awards.

¹ 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 RVC provides information on the courses available to you via its website. The website also contains information from the RVC and from current and former students about what it is like to study here.

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.

In particular, if you are applying for Student Loan Company (SLC) funding, you must ensure that you apply for SLC funding in good time and as early as possible: otherwise you may become personally responsible for tuition fees owed to the RVC. It is your responsibility to keep the RVC and SLC updated on your application (SLC sends regular reminders to potential applicants who have registered with the SLC – see <u>Student Finance funded Students (SFE, SFW, SFNI, SAAS below)</u>.

There are also specific rules for particular funders, and you will need to meet their requirements. If you are an International student, you also need to ensure that you meet the independent financial support requirements of UK immigration authorities which are set out in our Living Expenses and Course Related Costs pages.¹

BUDGETING FOR YOUR COSTS

General

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

General Guidance - Budgeting for costs

The RVC provides examples on the website of the Living Expenses and Course Related Costs² 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.³ The type

 $^{^{1}\,\}underline{https://www.rvc.ac.uk/study/support-for-students/getting-support/advice-centre/international-and-eu-students/getting-$

²https://www.rvc.ac.uk/study/fees-and-funding/living-expenses-and-course-related-costs see also the RVC budgeting page.

³ The RVC provides travel allowances towards the costs of some specific placements.

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).

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.

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 RVC 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 North American Veterinary Licensing Examination (NAVLE) whilst on the course, please ask for further information.

Specific Costs that you need to Budget for

The following are costs that students are responsible for:

- Personal and travel insurance
- Travel to placements, rotations⁴ and EMS
- Travel of small groups of students (less than 50, or not a whole class if smaller)
- Personal protective clothing (clinical scrubs, 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 site, and while studying off site under supervision of RVC staff;
- Required student registration with professional bodies where registration with the relevant professional body is required for students to study for their degree. (Graduates for some specific degree programmes are required to maintain their own personal professional registration [for example, with the RCVS])⁵;
- 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.

⁴ For the BVetMed only, a Rotation Allowance is paid in two instalments in Year 4 as a contribution to travel costs.

⁵ All students doing veterinary work **must** be registered with the appropriate registration body in the UK: those undertaking the BVetMed degree will need to be registered with the RCVS. The RVC covers the cost of registration with the BVA and BVNA for undergraduate students undertaking the BVetMed, Fd Degree and BSc Vet Nursing degree programmes. For some postgraduate degree programmes involving veterinary research or clinical studies, students may be required to maintain their qualified MRCVS registration at their own cost.

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, all undergraduate students are given a printing credit of £10.00 at the start of each academic year for the printing of these. This should not be regarded as a "page allowance".

Managing your money

RVC requires that you maintain a UK bank account: this will enable you to make payments for your living expenses.

Opening a bank account can be initiated before the beginning of your course (even from outside the UK): you will usually have to complete the opening of your UK bank account when you can attend your chosen bank branch in person in London.⁶

Once you have completed opening a bank account and have completed your registration with the RVC, please login to the RVC Intranet and notify the Finance Department by submitting your bank details using the secure Student Bank Details Form link.

Some students will find during the course of their studies that some specific costs may be reimbursed by RVC⁷ or may be employed by the RVC as a student ambassador or in other roles⁸: having a bank account will make it easier to arrange this. Specifically for students registered for year 4 of the BVetMed degree, a Rotation Allowance will be paid twice (in year 4) to support you with your rotation costs.

⁶ Further information on UK bank accounts and reviews of banking providers is available at https://www.savethestudent.org/international-students/top-international-bank-accounts-uk.html. You should bring with you evidence of your identity (such as a passport, a recognised identity card or a driving licence). RVC's Student Centre can also supply a letter confirming your student status at the RVC: please speak to staff in the Student Centre.

⁷ BVetMed Year 4 Rotation Allowances are paid to BVetMed Year 4 students. Some specific student expenses may be reimbursed (please speak to the relevant academic department if this applies to your course).

⁷Students may be employed by the RVC (on a casual basis) and will be paid by the Human Resource Department: employment payments are (generally) subject to income tax.

STUDENT PROTECTION PLAN

In line with the good practice mandated by the Office for Students (OfS), the RVC has produced a <u>Student Protection Plan</u> 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.

The Plan covers key financial issues that you (as a student) should be aware which include the following:

- o Additional travel costs arising from changes in location of teaching or related activities
- o Withdrawal of specific programmes of study
- Student bursaries
- Transferring to another course of study
- o Financial compensation where it is not possible to provide continuation of study at the RVC.
- 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 <u>Section 6 Course Withdrawals</u> with further details provided in <u>Appendix B Calculation of Fees Due and Refunds on Withdrawal</u>.

SECTION 3 TUITION FEES – ENROLMENT AND PAYMENTS

FEE SETTING POLICY

The RVC 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 RVC Council and are published on the RVC website in September of the preceding academic year.

UK (Home) undergraduate fees

The UK government currently sets a maximum cap on tuition fee levels for UK students undertaking undergraduate degree courses. It is the RVC'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 2023-24, fees will increase for each academic year should the fee cap be permitted to rise in future years.

EU undergraduate fees

As the UK has now left the EU, students from the EU, EEA and Switzerland, who started their programme of study in 2021/229 or later, will no longer be eligible for the UK (Home) fee status and will pay fees at the International rate.

Undergraduate students transferring

Undergraduate students transferring from another institution to the RVC 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/EU and postgraduate fee levels

Fees for international/EU students and for postgraduate and diploma courses are not regulated by the UK government and are set by the RVC. We reserve the right to vary fees by taking into account a range of factors, including the costs of delivery of our courses (both teaching and research), changes in government funding and prevailing market conditions. For students enrolling in 2023-24, annual increases are not anticipated to rise above 5% per annum (however, the RVC reserves the right to increase fees in line with inflation [CPIX] to cover the cost of provision)

⁹ The UK government has confirmed that EU students who commenced their studies in 2020-21 will have home fee status for the duration of their course

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 RVC's bank account.

Resit of Examinations or Assessments

Students who do not meet the requirements to pass their assessment should refer to the Academic Assessment Regulations for their programme. 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 an element of their course are liable to pay a tuition fee, prorated as appropriate, at the published rate for the academic year they are repeating.

Publication of Fees

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

Tuition Fees for Undergraduate Students	https://www.rvc.ac.uk/study/fees-	
	and-funding/fees#panel-tuition-fees-	
	<u>for-undergraduate-students</u>	
Tuition Fees for Postgraduate Taught	https://www.rvc.ac.uk/study/fees-and-	
and Research Students	funding/fees#panel-tuition-fees-for-	
	postgraduate-taught-and-research-students	

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.¹⁰

¹⁰ RoVeR is the RVC's Academic Registry Information Systems Portal: https://registry.rvc.ac.uk/.

- 2. If you will be self-funding your studies, you should 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).
 - 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 RVC. 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 RVC. 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 the 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 application, the RVC 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 RVC's Research & Innovation 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 RVC offers self-funded students the option to pay in full or in three instalments over the course of the academic year. For instalment deadline dates, please see the table below – Timing of Standard Payment Instalments.

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

For information on what happens if you should withdraw, please see <u>Section 6 Course</u> 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.	В.	C.	D.
	Expected	EXAMPLE:	Cumulative	Date when Instalments due
	% on	Expected Amount due	Fees to be	in 2023-24
	Instalment	from UK Self-Paying	paid at this	
		Students for 2023-24*	date	
1. Autumn	33.5%	£3,100	33.5%	Friday 6 October 2023
Term				
2. Spring	33.5%	£3,100	67.0%	Friday 2 February 2024
Term				
3. Summer	33.0%	£3,050	100.0%	Friday 3 May 2024
Term				
Total for Year	100.00%	£9,250		

^{*}As will be seen from the table above, the RVC may specify a specific amount due for a particular programme of study for the convenience of both the student and the RVC: 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 Finance¹¹ funded Students (SFE, SFW, SFNI, SAAS)

Fees are paid directly to the RVC by the Student Loans Company (SLC) in line with SLC liability (set out in Appendix B, Table 1). You remain responsible for tuition fees, and you should ensure therefore that you keep both the SLC and the RVC up to date on the status of any SLC loan application, taking into account also any limitations on loan funding arising from previous SLC loan applications (for example, if you have previously received loan funding for another degree). Once you have registered with the SLC you will receive regular reminders from the SLC and it is your responsibility to ensure that your SLC loan application status is kept up to date and that the RVC is fully informed if loan advances are not forthcoming from the SLC.

Late applications for a Student Finance loan

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

¹¹ 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.

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 RVC 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.

The RVC receives the loan disbursements from the US Department of Education in US dollars (USD). These disbursements are converted into British pounds (GBP) based on the exchange rate at the time. All disbursements are made in GBP.

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.

To enable students to work out their Cost of Attendance application, a standard exchange rate is set each Spring for the forthcoming academic year. The RVC cannot be held responsible for any subsequent changes in the global financial market and the impact on currency exchange rates.

Please check the Financial Aid information on the RVC website for details of disbursements and payments taken for tuition fees. https://www.rvc.ac.uk/study/fees-and-funding/funding-options

Self-Funded Students

Any fees, not paid directly to the RVC 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 RVC).

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 RVC.

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.

Payment can be made in full or in instalments in accordance with the deadlines set out above.

All fees are due in pounds sterling.

SECTION 4 ACCOMMODATION

PREPARING YOUR APPLICATION TO THE RVC

Accommodation Fee Setting

Fees for RVC owned and operated accommodation are set annually by the RVC's Finance & General Purposes Committee.

Accommodation Bookings

Places in RVC operated accommodation are reserved via the Accommodation Team: please contact the Student Accommodation team.

COLLECTION OF OUTSTANDING ACCOMMODATION FEES

Residences Fees due

Collection of residences fees due for RVC owned and operated accommodation is covered in **Residences Fees** below.

SECTION 5 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 RVC 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 RVC 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 RVC reserves the right to take appropriate action against students who fail to pay their tuition fees (and other debts e.g. accommodation fees, library fines), 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 RVC 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 RVC.

If a student falls behind on the payment plan, or you are unable to meet the payment date of the invoice, the RVC will attempt to contact the student. 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 payment arrangements to cover what is due are made, 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 RVC 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 RVC 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 RVC 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.

Other Residences

The RVC does not deal with collection of fees for other residence providers: please liaise with them directly. Further information on housing is available on the RVC website at: https://www.rvc.ac.uk/welcome/arriving-at-the-rvc#panel-moving-into-your-accommodation.

SECTION 6 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 RVC can provide information on a student's financial 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 RVC up to 14 days after the Autumn Term commences or **before** the start of Term 2 and Term 3 will not incur a financial penalty for that Term: 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 the appropriate paperwork. 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. Any tuition fee refunds (where applicable) will not be processed prior to the Academic Registry receiving the withdrawal form.

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 RVC became aware the student ceased attendance, or the last recorded attendance (via <u>attendance monitoring</u>) 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 2023-24.

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.¹²

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 interrupted their studies in 2022-23 and returns in 2023-24 will pay fees at the 2023-24 rate when they return.

Students resuming their studies part way through a year will be charged in line with the calculations in Table 3 of Appendix B Calculation of Fees Due and Refunds on Withdrawal.

For example, Student A withdraws in February 2023. They are liable for 50% of the tuition fees charged in the 2022-23 academic year. Student A resumes their studies in February 2024. They are liable for 50% of the tuition fees chargeable in the 2023-24 academic year.

The RVC 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 RVC 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 RVC.

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, if a refund is due, students should contact the Finance Department to request a refund by emailing 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.

¹² 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.

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 RVC.

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 Student Finance Manager, Academic Registry <u>foloyede@rvc.ac.uk</u>

Camden: +44 (0)20 7468 5000 Ext 5404

Hawkshead: +44 (0)1707 666 931

Postgraduate Taught Fees

Student Finance, Academic Registry **zlongstaff@rvc.ac.uk**

Financial Aid / US Loans queries

Student Finance, Academic Registry financialaidoffice@rvc.ac.uk

US Loan payments and International Fees payments

Mr Sanjay Raikundalia Treasury Manager, Financial Accounting Team, Finance Department <u>studentfeepayments@rvc.ac.uk</u> Camden: +44 (0)20 7468 5135

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

Ms Shelley Revell

Money and Welfare Adviser, Student Advice Centre, Learning and Wellbeing Directorate moneymatters@rvc.ac.uk

Camden: +44 (0)20 7468 5410

Accommodation Team

Accommodation@rvc.ac.uk

Hawkshead: +44 (0)1707 666 809

APPENDIX B CALCULATION OF FEES DUE AND REFUNDS ON WITHDRAWAL

Fee Liability Schedule

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

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 RVC'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 the enrolment date for your individual programme.

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

^{*}Where the 1/3 of the total fee is not a round number, the RVC will clearly set out expected instalment values. The dates of commencement for each Term are set out on the RVC's intranet:

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 RVC more than the fee due) this is retained by the RVC.

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 RVC will always seek to recover fees directly

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

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 Autumn Term commences 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 £4,200 deposit

Where the annual tuition fee is £41,500, the student will need to make two instalment payments of £13,833 for the first two terms and a third instalment payment of £9,634 (£13,834 net of the £4,200 deposit paid). If a student paying in three instalments, who has already paid one instalment plus their deposit, withdraws between 14 days after Autumn Term commences and the end of the Autumn Term, they will be due a refund of £7,658 (£18,033 [£13,833 plus £4,200] less fees due of £10,375 [25% of annual tuition fee])

If the student withdraws during the Spring Term, they will have paid £31,866 (£13,833 x 2 plus £4,200) to date and the fee due would be £20,750 (50% of the annual tuition fee) to date. The refund due would therefore be £11,116.

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 RVC 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.