

# 2015/16 Regulations for the Payment of University Fees and other related financial information. Undergraduate and other Non-Postgraduate Students

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## General Information

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*For the purposes of this document, PGCE and Integrated Masters students (i.e. MArch, MChem and MEng) are classed as Undergraduate students.*

These notes are intended to provide help and guidance about the payment of your fees. We communicate with you about your fees and/or other finance related issues, via your MMU email and external email (if known) accounts (as well as other methods including texts, letters, telephone contact and private messages through social networking).

When you enrol at MMU, you must have the funds to pay your fees in full or have funding arranged (including tuition, accommodation and any other associated fees due to the University). You must not enrol at MMU if you do not have the funds or funding in place to pay for your education.

All tuition/course fees are payable before you start your course (unless you are receiving a Tuition Fee Loan or sponsorship/funding from an employer (including MMU), organisation or government agency).

Or

If you are paying your own fees you may be eligible to join our instalment scheme to pay in 3 instalments over the year, but you must arrange this plan before you start your course. Please refer to the Payment Section for further information. Alternatively, after your enrolment/halls registration you can still arrange to join our instalment scheme by contacting a member of the Finance Service Centre Team, although this should be done as soon after enrolment/registration as possible.

MMU Accommodation/Hall fees are payable either in full or in three instalments in line with your Accommodation contract – details will be displayed during your online registration.

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## Continuing MMU Pre 2012/13 Undergraduate Home/EU Students

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If you are a pre-2012/13 MMU Undergraduate Home/EU continuing student, you may remain on your existing fee structure (providing you remain on the same course/study mode) for the duration of your course (with restrictions). An additional year may be granted to take into account suspensions or re-sits, after which point higher fees may be charged. Please refer any queries to [tuitionfeeq@mmu.ac.uk](mailto:tuitionfeeq@mmu.ac.uk).

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## Continuing MMU Pre 2015/16 Foundation Year Home/EU Students (i.e. students returning from suspension or repeating with attendance in 2015/16)

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Please refer to the full guidance notes re key changes at [www.finance.mmu.ac.uk/students](http://www.finance.mmu.ac.uk/students)

### Home/EU Increase in fees from 2015/16

If you are a pre-2015/16 MMU continuing foundation year student, you may remain on your existing fee structure for your foundation year (providing you remain on the same course/study mode) for the duration of your course (with restrictions). An additional year may be granted to take into account suspensions or re-sits, after which point higher fees may be charged. Please refer any queries to [tuitionfeeeng@mmu.ac.uk](mailto:tuitionfeeeng@mmu.ac.uk).

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## Tuition Fee Loans

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Full Time Undergraduate courses, Sandwich Undergraduate courses, PGCE, Integrated Masters (i.e.MArch, MChem and MEng, Foundation Year, Home/EU fee status Undergraduate students can apply to Student Finance to take advantage of a tuition fee loan to pay their tuition fees.

Since September 2012, tuition fee loans are also available for new part time students.

### Additional information:

- You need to apply to Student Finance **each year (application cycle opens from January)** before your course start date via the following webpage [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)
- You must return your declaration form to Student Finance.
- You must apply within 9 months of your course start date.
- You, your parents or partner (if you are dependent on them) must complete the form as soon as possible to avoid funding delays. You must ensure that your National Insurance number has been inserted.
- The form will ask if you require a tuition fee loan and if so, for how much. Information provided will also determine your maintenance loan/grant and if applicable your eligibility for MMU Support Packages (Full time UK students only) providing you have **consented to share your household income** details with MMU. If your parent(s)/guardian/partner has been income assessed to support your application, **they must give their consent to share as well**.
- You must ensure that the full course fee has been included in your application form.
- Tuition fee loans are only available to students undertaking their first degree.
- The University will receive your tuition fee loan payments (from the Student Loan Company) in 3 stages based on the fee liability percentages set by the

Government. **Please refer to the Fee Liability Dates Section for further information.**

- If Student Finance determine you to be ineligible for funding you will become liable for the payment of your course fees.

Since September 2013, new 24+ advanced learning loans are also available for new full time Foundation Diploma in Art and Design - students aged 24 plus. If this applies to you please apply online via [www.gov.uk/advanced-learning-loans](http://www.gov.uk/advanced-learning-loans)

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## Payment Methods (Self Funding students)

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MMU offers you a range of ways to pay your fees. For details please refer to – [www.finance.mmu.ac.uk/students](http://www.finance.mmu.ac.uk/students)

Further information regarding payment methods is also available during your online enrolment at [www.mmu.ac.uk/enrol](http://www.mmu.ac.uk/enrol)

### Instalment Plans:

Please note: If your fees are £5,000 or over and you are not paying your fees in full before you start your course, you will be required to pay an **initial payment** as part of the instalment plan scheme. Further details are available during your online enrolment. **Initial payments are required for each year of study as summarised below.**

Home/EU Students            £2,000

Overseas Students            The rate will vary between £3,000 and £5,000 (details will inserted on your offer letter).

We want your experience at MMU to be as beneficial as possible. It is therefore extremely important that all your fees are paid on time, in full, or in line with any agreed payment plan.

Any initial payments must be made during or prior to completing your online enrolment. If no payment is made, MMU may apply a restriction which will limit your access to University facilities. In some cases, this may result in a temporary or permanent suspension to University facilities until your initial payment has been made.

Please note if you are required to make a course deposit this can be used towards your initial payment.

### September start courses - Instalment Dates:

Tuition	%	Halls	%
<b>30<sup>th</sup> October 2015</b>	1/3	<b>16<sup>th</sup> October 2015</b>	35%
<b>21<sup>st</sup> January 2016</b>	1/3	<b>18<sup>th</sup> January 2016</b>	35%

18<sup>th</sup> April 2016

1/3

15<sup>th</sup> April 2016

30%

Please note Tuition Recurring Card Payment plans (RCP) will be based on a 34%, 33% and 33% split.

### Payment Queries:

If you experience any problems in either setting up a payment option, or at any time whilst studying at MMU, you can call into any Finance Service Centre or contact a member of our Credit Control Team to discuss any payment related issues.

Credit Control: 0161-247-1852 (email [creditcontrol@mmu.ac.uk](mailto:creditcontrol@mmu.ac.uk))

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## Sponsored Students

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If an organisation (with the exception of Student Finance) or other sponsor is paying part or all of your fees (i.e. your employer or a government agency); it is your responsibility to provide evidence from this sponsor. We will accept either a **letter or email** to [tuitionfeeeng@mmu.ac.uk](mailto:tuitionfeeeng@mmu.ac.uk) accepting responsibility for the payment of your fees. Otherwise, you will be considered to be a self-paying student and expected to pay the fees yourself.

The sponsor documentation must confirm their intention to pay your course fees on your behalf, either for the forthcoming academic year or for the duration of your studies at MMU.

Your sponsor will then receive an invoice for payment which should be made within 30 days.

### Additional Information:

- Please ensure your MMU id is quoted on all correspondence
- An example of a sponsorship (sponsor/employer) template letter can be found at - [www.finance.mmu.ac.uk/students](http://www.finance.mmu.ac.uk/students).
- **We require sponsor evidence every academic year unless your documentation stipulates that it will cover the fees for the duration of your course.**
- The University will undertake a credit risk assessment for new sponsors (as soon as we receive your sponsor letter) and reserves the right to reject any sponsor that is deemed unsatisfactory (i.e. bad credit rating). Depending on the outcome of a credit assessment check, we may agree non-standard terms or in isolated instances reject the sponsor in these instances we will contact you to discuss alternative payment options.
- If 3 months elapse without your sponsor paying your course fees in full, you will be invoiced personally and will be required to pay your full fees immediately as a self-paying student.
- The University will act reasonably in determining whether evidence submitted is satisfactory. The University reserves the right not to accept the submitted documentation.

- We will make every effort to collect your fees from your sponsor. However if your sponsor (including Student Finance) does not pay then you will be expected to pay the fees yourself.
- Students who do not submit clear evidence of sponsorship will be liable for all tuition/course fees (and any other associated fees).

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## Fee Liability Dates (Recalculation of Fees in the event of Withdrawals, Suspensions, Course/Study Mode Transfers)

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MMU raises invoices for the full academic year after your enrolment. However, MMU may recalculate your tuition fees if you **withdraw, suspend, transfer course, change your study mode (full-time to part-time or vice versa) increase or reduce credits**. Recalculations will be based on the date this action occurs, and in line with the fee liability dates below.

- **25%** of the tuition fee is charged after the **first two weeks** of the start of the course in the **first term**.
- **A further 25%** of tuition fee is charged from the **first day** of the **second term**.
- The **final 50%** of the tuition fee charged from the **first day** of the **third term**.

### Additional information:

- If you suspend/withdraw from your course within the **first two weeks** of the start of the course in the first term, no tuition fees will be charged\*
- If you suspend/withdraw **after** the first two weeks of the start of the course in term one, the tuition fees charged will be calculated based on the above **three liability dates**.

*\*Please note that any additional charges the University incurs over and above the tuition fee (e.g. Field trips, Law Society Fees and residential fees) will be charged to you in full if MMU have paid the fee to external parties.*

**The information above will apply to all MMU Undergraduate, PGCE, MChem and MEng and other Non-Postgraduate students, with only the following exceptions.**

- If you are studying on a **modular course**, where tuition fees are generally charged on a per-unit basis, **you will be charged for each module/unit commenced (or engagement with University facilities i.e. Moodle or Online Learning material) at the start of your course** (two week grace period aligned to your course start date will apply before any fees are charged). Further fees will apply during the year if additional units are commenced. The same rules will apply to block release courses.
- If your tuition fees are funded by the **Student Awards Agency for Scotland (SAAS)** or **NHS Social Work Bursaries (NHS)** these agencies have **one fee liability date of 1<sup>st</sup> December**:
  - If you are enrolled at MMU on 1<sup>st</sup> December, the **full annual fee payment** will be received from SAAS/NHS.

- If you withdraw/suspend your studies after the first two weeks of term one, but before the 1<sup>st</sup> December, **you will personally be charged 25%** ( as your fees will not be covered from the above agency) of the full annual fee and will receive an invoice for these fees from MMU.
- **Distance Learning courses** – fees charged for units commenced (**or engagement with University facilities i.e. Moodle or Online learning material**) after the first two weeks of the course start date.
- **Online Courses** - fees will be charged in full once you have engaged with your course (engagement is classed as downloading relevant course material, accessing University facilities this includes staff engagement through forums and other forms of communication, submitting course work) and **will not be reduced** if you withdraw/suspend after the first two weeks of the course start date.
- Repeating school experience and repeating social work placement fees will be charged in full (to cover placement provider charges) and will not be reduced if you withdraw or suspend your studies after the first two weeks from the start of your course.
- Pre-Sessional English fees will not be reduced if you leave before you finish the course.
- If you are a full time **Foundation Diploma in Art and Design** student and have applied for a 24+ tuition fee loan, please note fees will be charged on a monthly basis if you withdraw or suspend from the University.
- **Channel Island Government Agencies sponsored students** – All agencies pay fees in 3 equal termly instalment.
  - If you withdraw/suspend your studies fees will be calculated based on the MMU's fee liability dates, **you will personally be charged for any shortfall in fees not met by the above agencies** and will receive an invoice for these fees from MMU.

*Please note that any additional charges the University incurs over and above the tuition fee (e.g. Field trips, Law Society Fees and residential fees) will be charged to you in full if MMU have paid the fee to external parties.*

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## Deposits

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If you are required to pay a course deposit, this will normally be deducted from any amount you have to pay (unless there are previous debts, in which case the deposit may be deducted from any unpaid debts).

It is very important that you pay your deposit prior to or during your online enrolment. As with initial payments, if no deposit is paid, MMU reserves the right to restrict your access to University facilities or in some cases suspend your University student account. This suspension of University Facilities may be temporary or permanent until the deposit payment has been made.

### **Additional Information:**

#### New Overseas self-funding students

- When you have met all the conditions of your course and have accepted your

offer, you must pay a deposit towards your tuition fees. Your deposit amount will be indicated on your offer letter and will be deducted from your total fees. You will need to pay this deposit each year prior to enrolling if you do not pay your fees in full.

- If you require a CAS letter to apply for a Tier 4 student visa, you must pay your deposit before this can be issued.
- For further information regarding deposits please refer to <http://www2.mmu.ac.uk/international/fees/how-and-when-to-pay/>

Please refer to the section Payment Method/Instalment Plans if you will be returning to MMU in the next Academic Year.

If you are a self-funding student paying fees by an agreed instalment plan with fees of £5,000 or above your course deposit can be used towards your initial payment.

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## Fee Queries

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If you have a general query regarding the fees we have charged you, please contact a member of the Student Billings Team to discuss.

Tuition Fee Queries: 0161-247-2937 [tuitionfeeeng@mmu.ac.uk](mailto:tuitionfeeeng@mmu.ac.uk)  
Hall Fee Queries: 0161-247-2894 [hallfeeeng@mmu.ac.uk](mailto:hallfeeeng@mmu.ac.uk)

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## Fee Changes

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### All students:

Tuition fees and any other associated fees are reviewed annually.

Your tuition fees will not change above inflation once you have commenced your course, providing you complete your studies in the normal timeframe.

Up-to-date details for tuition fees will be available from your Programme Office.

We will make every effort to ensure that the information you receive is as accurate as possible. In the unlikely event that we become aware of an error or any changes, we will let you know straight away.

Tuition fees are charged for the full Academic Year, however these may be adjusted if you commence additional credits, reduce credits, withdraw, suspend, change your course or study mode. Please refer to relevant sections for further information.

### Special Note for students returning from suspension:

If you are returning from a period of suspension, the fee displayed during your online enrolment will have been calculated on the assumption that you will be returning to the same course (the following year) and at the point at which your study was originally suspended. If you re-commence studies the following year at an earlier date additional fees will be payable. If any fee adjustments are required, you will be

contacted and advised of the correct fee by a member of the Student Billings Team as soon as possible after your enrolment.

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## Awards/Discounts/Scholarships (Tuition fee reductions)

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All University awards, discounts and scholarships are reviewed every year and may be withdrawn at the end of an Academic Year.

### Additional Information:

- If you are awarded any form of tuition fee reduction, the full amount of the reduction will only apply if you complete the full academic year. If you **withdraw or suspend (which results in a fee reduction)** the value of the award will be pro-rated in proportion to the fees charged. (The amount awarded will also depend on how your fees are adjusted if you were to leave your course prior to the end of the Academic Year. Please refer to Fee Liability Dates section).
- Please note if you **transfer courses** or **change your study mode** this may affect the amount awarded and you may be required to repay the amount in full.
- If you fail to pay your fees as agreed any amount awarded may be reversed and you will need to pay the full fee amount.

### Early Payment Discount:

If you pay all your own fees, (and have no unpaid debt to MMU), you may benefit from our early payment discount of £100 providing your full course fees are £7,000 or over and these are paid in full by Friday 18<sup>th</sup> September 2015. You can contact [tuitionfeenq@mmu.ac.uk](mailto:tuitionfeenq@mmu.ac.uk) for further details relating to non-autumn starting courses. The early payment discount will not apply if your fees are £7,000 or more but you are receiving any Award, Discount, Scholarship or Bursary from MMU which reduces the fee to be paid by yourself to under £7,000.

## Course Transfers/Change of Study Mode

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### Home/EU Students:

Students wanting to transfer to/from MMU to/from another higher education institution are advised to discuss the financial implications with both institutions prior to requesting the transfer. Students should contact the Student Billings Team for advice by email [tuitionfeenq@mmu.ac.uk](mailto:tuitionfeenq@mmu.ac.uk) or by telephone 0161-247-2937.

If you are considering a course transfer from a full time route to a part time route (or vice versa) or a study mode change part way through your course, additional fees may apply. A transfer may also have financial implications regarding eligibility for any awards, discounts, scholarships you may already be eligible for. We would advise you to discuss the financial implications with a member of the Student Billings Team prior to the transfer. If your fees are funded by Student Finance you will need to complete a new application.



If you are a continuing MMU student whose fees were £8,000 or £8,500 when you started your course at MMU, you may remain on your existing fee structure when the fees increased to £9,000 in 2014/15 and later sessions providing you do not have a break in study or transfer courses as higher fees may apply in these instances.

#### **Additional information:**

- Transfers may affect your Student Finance maintenance loan and grant funding arrangements if applicable.
- Transfers may also affect your eligibility for MMU Student Support Packages if applicable.
- Tuition fees for full time routes in the event of a transfer to a part time route are generally calculated on specific fee liability dates commenced as a full time student or vice versa. This may result in you paying more fees in total by the end of the course. Please refer to Fee Liability Dates section for exceptions and further details.
- Course transfer dates will be aligned to your last engagement point, these include attending classes, seminars, tutorials, handing in coursework, attending field trips, using University facilities including the library, Moodle and Online Learning material.

**The following information only applies to Home/EU Undergraduate students who commenced study before the introduction of the higher tuition fees in 2012/13 session.**

You may remain on your existing fee structure (providing you remain on the same course/study mode for the duration of your course) with restrictions. An additional year may be granted to take into account suspensions or resits, after which point higher fees may be charged. Please refer any queries to [tuitionfeeq@mmu.ac.uk](mailto:tuitionfeeq@mmu.ac.uk)

If you transfer from a full time course to a part time course (or vice versa), you will immediately become liable for the higher tuition fees. Please ensure that you discuss the financial implications with a member of the Student Billings Team before requesting the transfer with your Faculty.

#### **Overseas/Channel Island Students:**

You may remain on your existing fee structure (providing you remain on the same course/study mode for the duration of your course (with restrictions). An additional year may be granted to take into account suspensions or resits, after which point higher fees may be charged. Please refer any queries to [tuitionfeeq@mmu.ac.uk](mailto:tuitionfeeq@mmu.ac.uk)

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### **Resit Fees**

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Important information for all students taking first assessments or re-sits is covered in the following webpage.

<http://www.mmu.ac.uk/students/assessments/>

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## Withdrawal/Suspension from a Course at the University

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If you are considering leaving your course your first point of contact would be your Student Hub/Student Information Point team, who will be able to discuss the implications (both Academically and Financially) and depending on your circumstances, direct you to the most appropriate team if further discussions are required.

Student Hub - <http://www.mmu.ac.uk/students/hubs/>

Other contact points:

Student Support Officers

-<http://www.mmu.ac.uk/sas/student-services/student-support-officers.php>

Programme Office Team

Student Billings – Tuition Team (email [tuitionfeeeng@mmu.ac.uk](mailto:tuitionfeeeng@mmu.ac.uk) or telephone 0161 247 2937)

If your reason for leaving your course is debt related (either specifically because you cannot pay in line with MMU's published payment dates/terms or external factors are affecting your ability to pay your fees), you can always contact one of the following teams to discuss alternative options available:

Finance Service Centre Manchester: 0161-247-1852 or 0161-247-6161

Finance Service Centre Crewe: 0161-247-5020

Student Financial Support Unit 0161-247-1045

<http://www.mmu.ac.uk/studentfinance/>

Union MMU Advice Centre 0161-247-6533

[s.u.advice@mmu.ac.uk](mailto:s.u.advice@mmu.ac.uk))

Each team will do their best to provide support and to find a compromise where possible. The conclusion of these discussions may result in a recommendation for you to suspend/withdraw so that you do not incur any additional debt, particularly around fee liability dates. In all cases, you must also ensure you discuss your intentions with your Academic Tutor or Programme Leader.

**There may be implications for fees and funding including MMU Support if you decide to leave – please make sure you have considered these and taken advice as necessary prior to deciding to leave your course.**

The amount of fees you have to pay after your withdrawal/suspension will depend on the type of course you are studying and how your fees are paid – **please refer to the section Fee Liability Dates.**

### Additional information:

- Right to cancel. We offer students the right to withdraw and cancel their contract **[within 14 days of enrolment]** . You can cancel by emailing us at [cancellation@mmu.ac.uk](mailto:cancellation@mmu.ac.uk) However, we would always recommend that you speak to a student hub advisor first so that they can assist and advise you. Contact details for Student Hubs are displayed via the following web page: <http://www.mmu.ac.uk/students/hubs>

- Your withdrawal/suspension date must be agreed with your Academic Programme leader or Academic Head of Department prior to you leaving the University.
- If you do decide to leave your course your leaving date will be aligned to your last engagement point including: attending scheduled classes, tutorials, seminars, submitting coursework, meeting with tutors, participating in field trips, accessing University facilities including the library, Online Learning material and engagement through Moodle.
- Your MMU finance account (if applicable) will only be adjusted when your student record account has been updated to reflect your withdrawal/suspension by a member of your Programmes Office Team.
- If you have applied for a tuition fee loan we will notify Student Finance of your leaving date when we adjust your MMU finance account.

### Suspension of Studies:

A suspension is a break in study for a period of up to 12 months duration, where you **intend to return to the same course at MMU**. All requests to suspend **must be approved** in writing by your Head of Department **prior to your suspension**.

Please note it is your responsibility to keep in regular contact with your Department and keep them updated if any issues arise which may result in your non-attendance for a period e.g. health reasons. If you need advice please contact the Student Hub in your Faculty <http://www.mmu.ac.uk/students/hubs/>

All suspensions have to be approved in a timely manner within the Academic Year, back-dated suspensions **will not** be accepted.

### Additional Information:

- Depending on how your tuition fees were funded (and paid for during the academic year of your suspension), further tuition fees may be due when you return from your period of suspension.
- **Suspended students do not have access to any University services including Library and Moodle access.**
- If on your return from suspension, you will not be returning to the same course at the same point higher fees may apply. Please contact a member of the Student Billings Team to discuss your fees prior to your return to the University.
- Medical evidence will be required for all health related suspensions.

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## Accommodation Fees

Information on your Accommodation fees will be set out in your student accommodation contract. Please note you will not receive a separate invoice to cover Accommodation fees.

**The following information is a reminder for students staying in MMU halls of residence only:**

- You are required to pay your Accommodation fees in line with your student accommodation contract. Failure to pay in line with your contract will result in withdrawal of access to Wi-Fi facilities and any unpaid debt will be referred for recovery to the Legal Recoveries Team.
- A £10 charge shall apply where it becomes necessary to apply or remove access to Wi-Fi facilities at Halls of Residence, resulting from non-payment of hall fees - in line with published payment dates. This is to cover the administration charge applied by the external Broadband Service Provider. We reserve the right to increase the charge in line with any increase applied to MMU by the Broadband Service Provider.
- Accommodation fees will be charged annually to cover residence for the period specified in your contract.
- Please note that unless specified otherwise in your contract, the University will not refund or rebate your rent paid to the University whilst you are on a student placement, field study trip or where your lectures cease before the expiry of the contract.

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## Non-Payment of Fees/Charges

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It is your responsibility to ensure your fees are paid in full in line with published terms outlined in this document and payment options (whether you are paying your own fees or your fees are paid via a sponsor/employer, organisation or government agency).

Attending University is a significant financial commitment, and we offer a range of payment methods and options to help students manage the financial commitment they have entered into with MMU.

However, you must only come to University if you have the financial means to pay your fees and fund your living expenses (including where applicable accommodation).

If you are experiencing any difficulties with paying fees to MMU (including actively resolving a Tuition Fee Loan query), it is crucial that you keep the Finance Service Centre Team informed of this, so that the team can support you as and when required. If you are experiencing financial difficulties that include debts to other organisations, you can contact a member of the MMU Student Financial Support Team for advice. Independent and impartial financial advice and support is also available from the Union MMU Advice Centre.

### **If you do not pay your fees, the consequences can include the following:**

- Restrict you from re-enrolling at University with a tuition fee debt (whether this is on your current course or for any future education).
- Restrict your access to MMU privileges (i.e. MMU systems/library facilities) at any point in the year for non-payment of tuition fees.
- Suspend you during an academic year for the non-payment of tuition fees.
- Suspend you during an academic year for defaulting on an agreed tuition fee instalment plan.

- Restrict you from attending your graduation ceremony for non-payment of tuition fees (due to network restrictions).
- Withhold your certificate at any point in the year for non-payment of tuition fees.
- Transfer any overdue debts to our Legal Recoveries Team for immediate court proceedings to be implemented.
- Engage the use of an external tracing agent, a solicitor or 3<sup>rd</sup> party debt recovery agency, to support recovery of the unpaid debt on behalf of MMU. Court costs and statutory interest (currently 8% above bank of England base rate) will also be added to the debt you owe should such action become necessary.
- Deduct unpaid fees from any sums due or becoming due to you from the University (tuition or hall fees and/or any other associated fees).
- Withhold visa/visa extension letters.
- Without notice to you, offset any debt from payments received or credit notes raised or MMU Student Support Package credits (this will also include any course deposits/initial payments received towards current or new academic session).
- MMU reserves the right to engage solicitors to recover unpaid fees.
- Charge you a £15 administration fee to cover costs in relation to any payment defaults as follows:-
  - Dishonoured cheque, Direct Debit, Recurring Card Payment, cancellation of a Direct Debit without prior approval of the University Finance Team, or failing to adhere to an agreed payment plan.
  - Failure to make payment in line with the University's published payment schedules (as in the case of accommodation fees).
  - Failure to pay tuition fees in full prior to, or at enrolment (unless you have previously agreed an instalment plan).

*For the purposes of these regulations resit fees are classed as tuition fees.*

Please Note: Should you loan any equipment from MMU for use as part of your academic course, but do not return the equipment within the agreed timeframe, MMU reserves the right to raise an invoice to charge you the full replacement cost of the equipment after MMU department reminders have not resulted in a payment. Should you subsequently not pay the invoice within a 30-day period, MMU may apply a system restriction to your student account and as a last resort a suspension from studies due to non-payment of the invoice.

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These regulations have been screened to determine equality relevance. The regulations are considered to have little or no equality relevance.

**Note: Please note links to external websites or advice organisations are provided to assist you, but the University is not responsible for any advice that they may give.**

The persons responsible for equality impact assessment for these regulations are the Student Billings Manager and the Credit Control Manager.

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