SELF PAYING STUDENT

Q: What is a self-paying student?

A: You're considered a self-paying student if you're covering your own tuition fees—this includes using your own savings, help from family, or a government loan paid directly to you (like a postgraduate loan).

If your fees are not being paid directly to the University by an external organisation (like a sponsor or Government agency), you'll usually be classed as self-funded. Even if a family member is helping you pay, you're still a self-funded student.

However, if you've received a scholarship or award from BCU that covers 100% of your tuition fees, then you won't be considered self-funded.

Q: Do I need to pay anything before I enrol?

A: This depends on how your tuition fees are being covered. Here's a quick guide:

Self-paying UK undergraduate students: You'll need to pay a 50% deposit before you can enrol.

Self-paying UK postgraduate students: You'll need to show evidence that you've applied for a Student Finance England loan (your official letter).

Self-paying international/EU students: You'll also need to pay a 50% of your tuition fee at CAS before you can enrol.

Sponsored students or those with a 100% award: You won't need to pay a deposit, but you must provide your sponsor letter.

Government loan paid directly to the University (e.g., Student Finance England undergraduate loans): No upfront payment is needed, but you must provide your loan reference number.

Make payment:

Payment Portal

Q: I'm self-paying – when do I need to pay my fees?

A: Once your course has started and the 14-day cooling-off period has passed, your tuition fee balance becomes due.

You can choose to:

Pay the full amount

Or set up an instalment payment plan

Or pay by the amounts by these thresholds

Semester 1 60% fees paid

Semester 2 80% fees paid

Semester 3 100% fees paid.

***** The threshold dates will be the same as the payment plan dates *****

To pay or set up a plan, use:

[Payment Portal](#)

Q: When will I receive my tuition fee invoice?

A: You'll receive your invoice around 14 days after your course starts. It'll be sent to your **BCU student email**. Your invoice will reflect any payments you've made or any scholarships you've received, showing the remaining balance.

Q: How do I make a payment or see how much I owe?

A: Your invoice will include a link (on page 2) that lets you:

Make a payment

Check your balance

Set up a payment plan

Log in here using your student ID and date of birth: **BCU Invoice Portal**

Q: When can I set up an instalment plan?

A: You can set up a payment plan once you've received your invoice (around 2 weeks after your course starts). The invoice will guide you through the process. Use:

BCU Invoice Portal

Q: What are the instalment / threshold due dates for September 2026 and January 2027 starters?

A: If you choose to pay in instalments, your tuition fee balance will be split by the percentages below into payments due on:

September 2026

1st December 2026	(10%)
1st February 2027	(20%)
4th May 2027	(20%)

January 2027

31st March 2027	(10%)
30th June 2027	(20 %)
27th August 2027	(20%)

May 2027

26th July 2027	(10%)
25th October 2027	(20%)
10th January 2028	(20%)

Q: Can I make extra payments if I'm already on a payment plan?

A: Yes, absolutely. You can pay more at any time. Once paid your Student Payment portal will update and adjust your plan If you have any queries please contact: collections@bcu.ac.uk

Q: I've already paid more than 50%. Can I reduce my first payment in the instalment plan?

A: The system will automatically calculate your remaining balance and split it into 10%, 20% and 20%. Any payments or scholarships received before your invoice is issued will be deducted. If you need to adjust the plan later, please contact collections@bcu.ac.uk.

Q: I'm receiving a postgraduate loan. Can I pay in three instalments to match my loan payments?

A: Yes, we've got you covered. Our three-instalment plan is designed to align with your Student Finance loan disbursements, making things easier for you.

Q: I'm having financial difficulties—can BCU help?

A: We understand that things can be challenging sometimes. Please don't hesitate to get in touch with our Collections team collections@bcu.ac.uk. You can also explore other support options by contacting: Student Support & Wellbeing

We're here to support you, and it's always better to ask early.

Q: What happens if I don't pay my tuition fees?

A: If you're self-paying, it's important to keep up with your payments—especially if you're on a plan. If payments aren't received, there may be a block placed on your student account, so please keep in touch with the Collections team if you're facing any problems.

Q: Can I pay directly into BCU's bank account?

A: No, we don't accept payments sent directly to our bank account due to safety and legal reasons. This helps prevent delays and fraud.

Instead, always use our official payment link:

Payment Portal

Q: Can someone else pay my tuition fees for me (like a third party)?

A: Please be very careful. Only use the official BCU payment portals. Every year, students lose money by trusting third parties who offer to pay on their behalf. Even if the payment is received, it may be flagged as fraudulent and refunded.

The safest way to pay is always through:

Payment Portal

We do not accept cash, crypto, or in-person card payments.

Q: Who can I contact if I have more questions?

A: For help with payments or plans, contact:

collections@bcu.ac.uk

If you have questions about your tuition fee amount, contact your college /school via the student help desk

Student Support Centre

For hardship or wellbeing concerns:

Student Support & Wellbeing

SPONSORED STUDENT

Q: What is a sponsor?

A: A sponsor is a company or organisation—like a government agency, charity, or employer—that agrees to pay all or part of your tuition fees on your behalf.

This **does not include family members** unless they are paying through their registered business. If someone is helping you personally (even if they're a relative), that's considered self-funding.

Q: Why am I being asked for a Purchase Order (PO)?

A: A Purchase Order (PO) number is something your sponsor gives to confirm how much they've agreed to pay towards your tuition fees. It helps their finance team link your invoice to their records and ensure timely payment.

Without a PO number, they may not be able to process your invoice. If your sponsor is an official organisation or employer, they'll issue this number and send it to you or directly to us.

NHS Students: If you're a first-year NHS-funded student, you don't need to provide a PO number—your funding will be confirmed automatically through the BCU NHS Portal.

Q: I have a sponsor—how do I provide their information?

A: Great! If you're sponsored by an organisation or employer, you **don't need to pay a deposit**, but you must submit a formal **sponsor letter** to:
sponsor@bcu.ac.uk

The sponsor letter should include:

- Your full name and BCU student number
- The amount or percentage being covered
- Course title and academic year(s)
- Who to invoice and the billing address
- A signature from an authorised person

Guidelines for Sponsored Students

If you're sponsored by the MOD, please refer to the **ELCAS** question below.

Q: What if my sponsor is only covering part of my tuition fee?

A: If your sponsor is only paying part of your fees, they'll be invoiced for that portion. The **remaining balance** will be invoiced to you. You can then choose to pay in full or set up an instalment plan.

Q: My sponsor hasn't received an invoice—what should I do?

A: Please contact our Sponsorship team as soon as possible at:
sponsor@bcu.ac.uk
Let them know your sponsor's correct billing address and they'll resend the invoice.

Q: Can my sponsor and I get a copy of the invoice?

A: Yes. If either you or your sponsor needs a copy, just contact the Commercial Collections team:
commercial@bcu.ac.uk

Q: I've changed course—what should I do about sponsorship?

A: Let your Faculty Student Centre know immediately and ask your sponsor to issue a **new Purchase Order** reflecting your updated course. Then, send the new PO to:
sponsor@bcu.ac.uk

Q: I've changed employer—does that affect my sponsorship?

A: Yes. Your sponsorship is only valid while you're employed by the original sponsor. If you change employers, your current sponsorship becomes invalid. Please notify us right away at:
sponsor@bcu.ac.uk

We'll help you update or cancel the sponsorship agreement.

Q: What happens if my sponsor withdraws funding during the year?

A: If your sponsor withdraws support, any **remaining tuition fee becomes your responsibility**. The University cannot cancel or waive this fee, so please reach out for support if this happens.

Q: My sponsor has gone out of business—what now?

A: If your sponsor is no longer trading (e.g., has gone into liquidation), let us know right away at:
commercial@bcu.ac.uk

We'll work with you to agree a new payment plan and support you through the transition.

Guidelines for Sponsored Students

Q: I'm funded by the MOD through ELCAS—what's the process?

A: The Enhanced Learning Credit Scheme (ELCAS) supports members of the Armed Forces. If you're funded through ELCAS, here's what you need to do:

Make sure you're enrolled on the exact approved course shown on your **CAN (Claims Authorisation Note)**
If anything is incorrect on the CAN, speak to your MOD representative and get it updated
You'll need to pay **at least 20%** of the course cost yourself
Send your completed CAN to:
sponsor@bcu.ac.uk

We can't invoice the MOD until this is done. If the paperwork isn't in order, **you may be invoiced directly**.

Visit the official ELCAS website for more info

Help with Applying for Student Funding / Loan

Q: I need help completing my student funding application – where do I go?

A: You can find clear guidance on the Government's website. For personalised advice related to BCU, our helpful Fees and Funding team is here for you – just email Funding@bcu.ac.uk.

What If I Haven't Applied Yet?

Q: I haven't applied for Student Finance yet – can I still enrol?

A: Yes, you can still enrol. You'll have 6 weeks from your course start date to complete your loan application. If your application isn't submitted by then, you may be asked to pay a 50% deposit or take a break from your studies until funding is in place. Need help? Reach out to funding@bcu.ac.uk.

Already Studied Before?

Q: I've already studied at undergraduate level – will I get funding again?

A: Generally, Student Finance only covers your first degree. But exceptions apply for some courses and personal circumstances. Find out more at the Student Finance website.

Application Timing

Q: When should I apply for Student Finance?

A: New students should apply *before* your course starts – you'll need your Student Support Number to enrol. Continuing students should reapply before their new academic year begins to avoid payment delays.

Maintenance and Tuition Fee Loans

Q: What's the difference between the Maintenance Loan and Tuition Fee Loan?

A:

- **Maintenance Loan** helps with living costs. It's paid directly to you and depends on your circumstances (e.g. household income, where you live/study).
- **Tuition Fee Loan** covers your course fees and is paid straight to the University.

Both loans must be repaid once you're earning above the repayment threshold. More info is available on the **Student Finance site**.

Course Missing on Application?

Q: My course isn't showing on the Student Finance site – what should I do?
A: Don't worry – just contact our friendly Funding Team at **Funding@bcu.ac.uk** and we'll help you get sorted.

Applying Every Year

Q: Do I have to apply for funding every year?
A: Yes – for undergraduate study, you need to reapply each year, including repeat years. Apply early to avoid delays. **Here's where to apply.**

Funding Delays

Q: Why might my student finance be delayed?
A: Common reasons include missing evidence, delays in your application, or not submitting your National Insurance Number. If in doubt, contact **Funding@bcu.ac.uk**.

If Your Application is Unsuccessful

Q: What if my loan application is unsuccessful before I enrol?
A: If your funding is rejected, you won't be able to enrol unless you can pay as a self-funded student. You may also choose to defer your place until your funding is approved. For advice, contact **Funding@bcu.ac.uk**.

Q: What if my loan is declined after I've already enrolled?
A: If this happens and it's not resolved within 20 weeks of your course starting, you'll need to pay your fees yourself – starting with 50%. If you can't, you may be withdrawn temporarily until your funding is in place. Please contact us at **Funding@bcu.ac.uk** for help.

Maintenance Payment Delays

Q: What should I do if I haven't received my maintenance loan?
A: Make sure you've done all the following:

- Completed your application
- Received approval

- Fully enrolled at BCU
- Provided accurate personal info

If everything checks out and you still haven't been paid, email us at **Funding@bcu.ac.uk**.

Through Clearing?

Q: I've joined BCU through Clearing – how does that affect my Student Finance?
A: You'll need to update your course and university details with Student Finance England. For tips and advice, check out our **Clearing podcast**.

Attendance Confirmation

Q: When does the University confirm my attendance for Student Finance?
A: We confirm your attendance once you start your course – not during freshers' week or social events. This triggers the release of your funding, including tuition fees and maintenance payments.

Receiving Maintenance Loan

Q: When will I get my Student Finance maintenance loan?
A: After you've fully enrolled, we'll confirm your registration to Student Finance. You'll receive an email once this is done, and your loan will be paid shortly after.

Q: Why hasn't my maintenance loan been released yet?
A: This might mean your enrolment hasn't been confirmed yet or your loan isn't fully approved. Our team confirms enrolment daily during the first 30 days of term – email funding@bcu.ac.uk if you're concerned.

Changed Loan Details?

Q: I've updated my loan application – what now?
A: Let Student Finance know as soon as possible so they can adjust your loan. You can do this on the **Student Finance site.**

Q: I put the wrong university on my loan application – what should I do?
A: Contact our Funding Team via **Funding@bcu.ac.uk** and we'll guide you through the next steps.

Postgraduate Funding

Q: Can postgraduate students pay tuition fees in line with their loan instalments?
A: Yes, if you're receiving a postgraduate loan, you can pay your fees in three equal instalments aligned with your loan disbursements. Find out more in our **Student Contract - Tuition Fee Payment Policy 2026/27**

Statements and Self-Funded Status

Q: I'm funded by Student Finance – why am I receiving fee statements?
A: This may be because you were mistakenly enrolled as a self-funded student. Contact the BCU Collections Team at **collections@bcu.ac.uk** and include your student ID in the subject line.

Who Can I Speak to?

Q: I still have questions – who can I talk to?
A: No problem – we're here to help.

Email: **Funding@bcu.ac.uk**
Call BCU: 0121 3316706
Call Student Finance England: 0300 100 0607
Book an appointment to speak to the team: Finance | Birmingham City University

Invoices and Payments

Q: When will I receive my invoice?
A: If you're a self-paying student, your invoice will be emailed to your BCU student email address 14 days after your course starts. If your tuition is paid by a sponsor, they'll receive the invoice directly. If you're receiving a Tuition Fee Loan through Student Finance, you won't be sent an invoice.

Q: What details will be included on my invoice?
A: Your invoice will show the original tuition fee amount, any payments or scholarships applied, and the remaining balance you need to pay (the "net amount").

Q: My balance doesn't look right. What should I do?
A: Payments can take up to 48 hours to reflect on your account. If it's been longer, please contact our Collections team at collections@bcu.ac.uk. If you paid via the payment portal, you could also log into your account to check the payment status.

Q: My scholarship hasn't been applied to my invoice yet.
A: Scholarships can take up to 7 days to appear after your invoice is issued. If it's been longer, contact the Scholarships Team at scholarships@bcu.ac.uk.

Q: How do I know if I'm eligible for a scholarship or bursary?
A: You can explore the difference between bursaries, scholarships and grants, and check your eligibility here:
Bursaries, Scholarships and Grants Explained

Q: My tuition fee amount looks incorrect. What should I do?
A: Please contact our Fees Team at fees@bcu.ac.uk for support. If you're self-funded, also copy in at collections@bcu.ac.uk so both teams can assist you efficiently.

Q: I haven't received my invoice—what should I do?
A: If it's been more than two weeks since your course started and you haven't received your invoice, please first check your student email (and junk folder). If it's not there, contact collections@bcu.ac.uk so we can check your account and resend it if needed.

Q: How can I view my current tuition fee balance?
A: You can log in to your **MySRS** student portal to check your account summary and balance. If you're unsure how to find it, just reach out to collections@bcu.ac.uk, and they'll guide you.

Q: What happens if my sponsor hasn't paid yet?
A: If your sponsor hasn't paid by the expected due date, we'll try to contact them first. You may also be contacted to help resolve the issue. If we don't receive payment or confirmation from them, you could become personally liable for the fees. Please keep in touch with Commercial@bcu.ac.uk if there are any delays.

Refunds

Q: Can I get a refund if I withdraw from the University?
A: Yes. If you withdraw within 14 days of your course start date (your 'cooling-off' period), you're eligible for a full refund. International students will have £1,000 deducted for CAS processing. After that period, your fee liability will depend on your funding and the timing of your withdrawal. See our **Tuition Fee Policy** for full details.

Q: I've requested a refund – how long will it take?
A: Refunds are processed within 5–30 days depending on how you made your original payment. If your refund relates to a change of course or withdrawal, it may also take extra time. For updates, contact **refunds@bcu.ac.uk.**

Q: How do I request a refund?
A: Please email **refunds@bcu.ac.uk.**
If you'd like more information, see our guide: **Student Guide to Claiming a Refund**

Non-Payment, Restrictions, and Break in Studies

Q: What is a block or restriction on my account?

A: A block is placed on your student account if tuition fees are unpaid. It limits access to university buildings and online systems like Moodle, but you'll still have access to your email (Outlook) and Microsoft Teams. We'll always give you advance notice and time to act before applying a block.

Q: When will a block or restriction be applied, and what should I do?

A: A Block or restrictions may be applied for reasons such as:

- Missed self-funded or sponsor payments
- Broken payment plans (after 4 failed attempts)
- Fraudulent or unauthorised card payments
- Reversed ('clawed back') transactions
- Unpaid fees from previous years

You'll receive a warning before any block or restriction is applied. If action isn't taken, you'll have 10 additional days before a break in studies (withdrawal) process begins.

Q: What happens if a block is applied to my account?

A: A block means:

- You'll be excluded from campus and teaching systems
- Your results and documents (transcripts, awards) will be withheld
- No visa or CAS support will be available (if applicable)
- Your debt may be passed to a third-party collection's agency

Q: How can a block lead to a break in studies?

A: If your fees remain unpaid, your studies will be paused (a break in studies). This gives you 12 months to clear your balance. After that, your record will be closed, and you'll need to reapply as part of a future academic year.

Important for international students: ***If you're under a Student Route Visa, we'll notify the UK Home Office within 8–10 weeks of missed payment. Your visa will be cancelled, and you'll need to return to your home country.***

Need Help?

For anything related to your fees, funding, invoices, payments, scholarships or blocks, here's who to contact:

Fees enquiries: fees@bcu.ac.uk

Payment/Collections support: collections@bcu.ac.uk

Scholarship enquiries: scholarships@bcu.ac.uk

Refund updates: refunds@bcu.ac.uk

Debt from previous years: debtrecovery@bcu.ac.uk

Student Info hub: Student Info | Birmingham City University

Tuition Fee Payment Policy: Student Contract - Tuition Fee Payment Policy 2026/27