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Amendments	**Details of revision**	**Date**	**Approved by**
	Reduction in time to confirm SLC loan funding application in place (6 weeks to 2 weeks)	February 2026	CAPC
	Reduction in time to confirm SLC loan funding approved (20 weeks to 6 weeks)	February 2026	CAPC
	Statement referring students to partner payment terms	February 2026	CAPC
	Introduction of £25 charge where bank transfers used by students	February 2026	CAPC
	Introducing Lifelong Learning (LLE) to the students as a method of paying tuition fees	February 2026	CAPC
	To change the terminology from “Self fund” to “self pay”. Where a student is paying their own fees.	February 2026	CAPC
	To include clarification around use of student data and its protection	April 2026	CAPC
	Nil Refund introduced where fraud evidenced or cheating involved etc.	April 2026	CAPC
	LLE amendment added that includes liability points	September 2026	CAPC
	LLE amendment to liability point to revert to SLC liability points	October 2026	CAPC

TUITION FEES PAYMENT POLICY - September 2026

Failing to pay your tuition fees has significant consequences on your ability to study at Birmingham City University (The University). This policy aims to provide you, as a valued student, with comprehensive guidance on the following aspects regarding your tuition fees: -

- What tuition fees are you liable for?
- Who is paying them to the University?
- When do you need to pay them?
- How do you pay them?
- What will it mean for you if you do not pay them?

It is important that you read this policy alongside the Terms and Conditions and your Offer Letter for your academic year of entry, as this policy forms part of the contract between you and the University. Please refer to The Student Contract | Birmingham City University

This policy applies to all courses at the University including undergraduate, postgraduate taught and postgraduate research students.

Processing of your personal data

Tuition fee administration including the collection of outstanding fees will always involve processing personal data about a variety of people such as University students, sponsors, applicants and student agents / representatives and third parties paying students' fees. To find out how the University protects, processes and shares your personal data relating to tuition fee administration, please read the Privacy Notice for Student Financial Processes.

The consequences of non-Payment

This is covered in much more detail later in the policy, but from a financial point of view, it is the most important consideration when enrolling and entering the student contract with the University.

If your tuition fee payments are not received by the designated deadlines, the University will seek to remove all services it provides to you. In most instances this will be during the academic year you are studying, but, if for whatever reason there is a balance outstanding, it could also apply after you have completed your studies. This could include: -

- **No access to official transcripts or academic certificates**
- **No confirmation of award or participation in any graduation ceremonies**
- **No access to study at the University in the future**

These restrictions will apply regardless of academic performance, attendance or course completion and until your tuition fee obligations are fully met.

Studying at one of our partner organisations or institutions

If you are a student studying at one of our partners, where you are being invoiced by that partner, you will be responsible for paying any fees due in relation to your course to that partner. Those fees will need to be paid in accordance with the terms of the individual partners policy and not the terms of this University tuition fee payment policy.

For more detail around the processes, frequently asked questions and other important information that support this policy, please refer to the

Finance | Birmingham City University

1. **What are you liable for in respect of your tuition fees?**
2. **Who is paying for your tuition fees?**
3. **When do you need to pay if you are a Self-paying student?**
4. **When do you pay if you are a Loan-Funded student?**
5. **The 2026-27 introduction of a loan/funding through a Lifelong Learning Entitlement (LLE) for Home undergraduate students**
6. **When do you pay if you are an Organisation sponsor-funded student?**
7. **How do you pay for your tuition fees?**
8. **Avoiding potential issues or delays with your payment?**
9. **What happens if your tuition fees remain outstanding?**
10. **What happens if you have been granted a scholarship?**

See

Appendix A to **D**.

WARNING – If you have been awarded a scholarship this will be deducted from your invoice balance. When you receive your invoice, the reduction will be reflected on the remaining balance. If you have received an invoice and the scholarship is not reflected on the balance, then please email the student accounts receivable team at AccountsReceivable@bcu.ac.uk. https://www.bcu.ac.uk/student-info/finance-and-money-matters

11. What are you liable for if you withdraw or do not complete your studies?

12. When is a refund due?

13. How are your payments allocated against an outstanding balance?

14. Tuition fees funded via the Government support apprenticeship levy.

Appendix A - Applicable fee liability for ALL Home Undergraduate students.

This is applicable if you have had a break in study or have been permanently withdrawn. The University will charge tuition fees based on the point of the academic year you have permanently withdrawn or have taken a break in your programme of study. The date recorded as your "date of withdrawal or break of study" will be used to determine the % of fees charged and your date of withdrawal is as agreed by the University. Please refer to the guidance within the Student Attendance and Engagement Policy and the Student Change of Circumstances policy. Both can be found on the following Student Contact pages here The Student Contract | Birmingham City University (bcu.ac.uk)

The % charged will increase with each new semester and the start and end of each semester. This is determined by the Student Loan Authority semester dates used for payment of maintenance and tuition fees. These dates are used to calculate your fee liability regardless of whether you are in receipt of a student loan for your fees or not.

You will be liable for the following percentage of your fees as set out in the table below. This also includes home students who are not in receipt of funding from a Student Finance Authority.

IMPORTANT: If you are being funded by a loan via the new lifelong learning entitlement (LLE), then your liability for tuition fees outstanding if you withdraw or change course may be different to the below. This policy will be updated with any changes as soon as the University is advised by Student Finance England.

Terms	Fee Liability Date 1	% Charge	Fee Liability Date 2	% Charge	Fee Liability Date 3	% Charge
AUTUMN	14 Days after Course start	25%	5th January 2027	50%	27th April 2027	100%
WINTER	14 Days after Course start	25%	27th April 2027	50%	14th September 2027	100%
SPRING	14 Days after Course start	25%	14th September 2027	50%	4th January 2028	100%
SUMMER	14 Days after Course start	25%	4th January 2028	50%	12th April 2028	100%

Please note: The above liability dates and % rates have no relationship to the dates and the % amounts payable each semester, as detailed in the paying by instalments, section 7. The liability points are only applicable if you have been withdrawn permanently, or you have had a break in studies applied to your student record.

Appendix B - Applicable fee liability for Lifelong learning entitlement (LLE) Funded Home Undergraduate students

Applicable from January 2027 for limited courses and modules

This is applicable if you are accessing a lifelong learning loan for your course or module and you change course or module, have a break in study, or have been permanently withdrawn (often referred to as a "change of circumstances"). The University will charge tuition fees based on the point of the academic year or study period you have permanently withdrawn or have taken a break in your programme of study. The date recorded as your "date of withdrawal or break of study" will be used to determine the % of fees charged and your date of withdrawal is as agreed by the University. Please refer to the guidance within the Student Attendance and Engagement Policy and the Student Change of Circumstances policy. Both can be found on the following Student Contact pages here The Student Contract | Birmingham City University (bcu.ac.uk)

If you are funded by drawing down on your lifelong learning entitlement fund, then the % charged will increase as you pass through each liability point. These liability points are used to calculate how the % to total credits you are liable for. For example, if you are a home undergraduate student studying a full-time course of 120 credits, then the first liability point after the statutory cancellation period equates to 30 credits. How you are charged throughout your period of study will depend on the length of your study and what liability points you have passed through.

In all modes of study, you will start to be liable for the following percentage of your course or module fees once you have gone past the 14-day cancellation period which follows the start of your course/module has expired.

For a course/Module lasting a period of 100 days or less, then you will be liable for 100% of your tuition fees once you have passed the 14-day cancellation period.

Academic year 2026/27	Fee Liability Date 1	% Charge
From 1st January 2027	14 Days after Course start	100%

For a course lasting a period of 318 days or less, then each liability point adds 25% of your total course fee and this equates approximately to having studied 30 credits of your 120 credits if you are studying an extended undergraduate qualification.

Academic year 2026/27	Fee Liability Date 1	% Charge	Fee Liability Date 2	% Charge	Fee Liability Date 3	% Charge
From 1st January 2027	14 Days after Course start	25%	27th April 2027	50%	14th Sept 2027	100%

For longer courses lasting a period greater than 318 days then each liability point adds 25% of your total course fee and this equates approximately to having studied 30 credits of your 120 credits if you are studying an extended qualification.

Academic year 2026/27	Fee Liability Date 1	% Charge	Fee Liability Date 2	% Charge	Fee Liability Date 3	% Charge	Fee Liability Date 4	
From 1st January 2027	14 Days after Course start	25%	27th April 2027	50%	14th Sept 2027	75%	4th January 2028	100%

Please note: The above liability dates and % rates align to the % amounts payable to the University for your tuition fees at the start of each term, by Student Finance England. The liability points are only applicable if you have been withdrawn permanently from a course (including course transfer), or you have had a break in studies applied to your student record.

Liability if you are studying a module(s) that is funded by your lifelong learning entitlement

Modules tend to be studied over a much shorter period and less than 100 days, and so you will be liable for the total cost of your module(s) once you have completed the 14-day cancelation period. This means that there is just one liability point at the end of the 14-day period following the start of your modular pathway, where you will be responsible for 100% of the tuition fee charged for the module(s).

Appendix C - Applicable fee liability for Overseas Undergraduate and ALL Postgraduate taught students.

This is applicable if you have had a break in study or have been permanently withdrawn. The University will charge tuition fees based on the point of the academic year you have permanently withdrawn or have taken a break in your programme of study. The date recorded as your "date of withdrawal or break of study" will be used to determine the % of fees charged and your date of withdrawal is as agreed by the University. Please refer to the guidance within the Student Attendance and Engagement Policy and the Student Change of Circumstances policy. Both can be found on the following Student Contact pages here The Student Contract | Birmingham City University (bcu.ac.uk)

The % charged will increase with each new semester until you are liable for 100% of your fees in the final semester.

You are liable for the following percentage of your fees as set out in the table below.

Terms	Fee Liability Date 1	% Charge	Fee Liability Date 2	% Charge	Fee Liability Date 3	% Charge
AUTUMN	14 Days after Course start	33%	5th January 2027	66%	27th April 2027	100%
WINTER	14 Days after Course start	33%	27th April 2027	66%	14th September 2027	100%
SPRING	14 Days after Course start	33%	14th September 2027	66%	4th January 2028	100%
SUMMER	14 Days after Course start	33%	4th January 2028	66%	12th April 2028	100%

Please note: The above liability dates and % rates have no relationship to the dates and the % amounts payable each semester, as detailed in the paying by instalments, section 7. The liability points are only applicable if you have been withdrawn permanently, or you have had a break in studies applied to your student record.

Appendix D - Applicable fee liability for ALL Postgraduate Research students the following students.

This is applicable if you have had a break in study or have been permanently withdrawn. Research students are treated slightly differently. The University will charge tuition fees based on the start date and the date of last engagement. The percentage of the tuition fee charged is dependent on the last date of engagement recorded for you (either online or in attendance) as per the table below.

Start Date Sept	Study Change Occurs	Fee Liability	Start Date Feb	Study Change Occurs	Fee Liability	Start Date May	Study Change Occurs	Fee Liability
	Within 14 days of course start	Nil Fee Due		**Within 14 days of course start**	Nil Fee Due		**Within 14 days of course start**	Nil Fee Due
	Mid-September to 30 November	25% of fees		**Mid-February to 30 April**	25% of fees		**Mid-May to 31 July**	25% of fees
	01 December to 28 February	50% of fees		**01 May to 31 July**	50% of fees		**01 August to 31 October**	50% of fees
	01 March to 31 May	75% of fees		**01August to 31 October**	75% of fees		**01 November to 31 January**	75% of fees
	01 June to 31 August	100% of fees		**01 November to 31 January**	100% of fees		**01 February to 30 April**	100% of fees

Please note: The above liability dates and % rates have no relationship to the dates and the % amounts payable each semester, as detailed in the paying by instalments, section 7. The liability points are only applicable if you have been withdrawn permanently, or you have had a break in studies applied to your student record.

Appendix E: Key stages of tuition fee collection activity for a self-paying student

If as a self-paying student, you have not paid your remaining balance in full then you are expected to subscribe to a formal instalment plan or to start to making payments to reach the required % payable. The details of the different action taken at different stages are as follows.

COURSE START	COOLING OFF	4 WEEKS	6 WEEKS	7 WEEKS	10 WEEKS	12 WEEKS
Following your course start date, You should subscribe to a formal instalment plan or plan to meet the required % payment thresholds.	There is a 2 Week cooling off period at the end of which, you will receive an invoice detailing the balance due after any scholarship award or if any payment has been made.	You are required to subscribe to a formal instalment plan or to start making payments towards the payment threshold. If you take no action at all, you will be sent 3 emails asking you to take remedial action.	The 1st instalment should have been made. OR You should have reached the important 1st Payment threshold. If you have not, then a 7-day letter warning of block will be issued to your university email address.	A block will be applied to your student account. Access will be removed to campus buildings, University Servies and IT services **	A break in studies is applied to your student academic record. You are withdrawn on a temporary basis and will be given 12 months to clear your balance of fees due. If there is no intention to pay or resume your studies, then the withdrawal will be applied on a permanent basis after 12 months	If you are an overseas student, you will be reported to the UK Home Office. You will not be able to attend classes or access resources and so this creates a requirement to report to the UK Home Office. You will be required to return back to your home country.

**** Access to the BCU email account will continue during this period up until you are permanently withdrawn.**

Appendix F: Key stages of tuition fee collection activity for a loan funded student

COURSE START	COOLING OFF	4 WEEKS	6 WEEKS	7 WEEKS	10 WEEKS	12 WEEKS
Youa re required to apply for a loan either through Student Finance England (SLC) or Lifelong Learning (LLE) ahead of enrolling onto a course at the University. If this is done, and the University is notified of this during enrolment, then you will avoid all stages of debt collection action.	There is a 2 Week cooling off period after your course starts. If you haven't already provided confirmation, then you will receive a letter requesting loan confirmation or details of your loan application number. You will be warned that there is a risk of your student account being blocked and this will be issued to you via your	If you have not provided evidence of applying for a loan, or you have no intention of applying for a loan, then a block will be applied to your student account preventing you from accessing campus buildings. You will be given a final opportunity to pay the 50% deposit as you will now be treated as self-paying. If you are unable to do so, then the University will withdraw you from the course and you will not be charged.	You will receive 3 Calls, letters or emails asking you to submit confirmation of your loan approval. If you have been declined, have yet to receive an approval or your appication has been delayed for any reason then you will be required to pay a 50% deposit You will now be treated as self-paying and a new invoice will be issued to you.	A final 7 day letter warning of a block to your student account will be is issued to you via your University email address.	If there is still no evidence that a loan has been approved, and a 50% deposit has not been received, then a block is applied to your student account. Access is removed to all University Servies and IT services **	A break in studies will be applied to your student academic record, and this means that you will be withdrawn on a temporary basis and have 12 months to successfully apply for a loan. If there is no intention to resume studies, then the withdrawal may be applied on a permanent basis depending on your circumstances. There will be no opportunity to return in the same academic year. E.g. If a break in studies takes place in October, you will not be able to return in January.

**** Access to the BCU email account will continue during this period up until you are permanently withdrawn.**

PLEASE NOTE: Action can be suspended for a period of up to 12 weeks should there be any reason outside of your control that have prevented you from applying for or receiving your student Finance loan. This applies to both your student finance loan or funding through your Lifelong learning entitlement.

Appendix G: Key stages of tuition fee collection activity for a sponsored student

COURSE START	COOLING OFF	4 WEEKS	6 WEEKS	10 WEEKS	16 WEEKS	20 WEEKS	24 WEEKS
You need to ensure that you have provided the correct sponsor letter for your course to the University. If you do this before or during enrolment, then you will avoid all stages of debt collection.	There is a 2 Week cooling off period at the end of which, your sponsor will receive an invoice detailing the balance due and will be given 30 days to pay it. If the sponsor letter does not detail the full amount of your course, then any short fall is captured in a separate and additional invoice that is issued to you as the student.	If you or your sponsor have still not provided a letter confriming your sponsorship then a block will be applied to your student account preventing you from accessing campus buildings. You will be given a final opportunity to pay the 50% deposit as you will now be treated as self-paying. If you are unable to do so, then the University will withdraw you from the course and you will not be charged.	Your sponsor will receive calls, letters or emails to ensure that the invoice has been received and is correct. A letter will be sent to your sponsor requesting payment of invoice as the invoice for your tuition fees is now over 30 days old.	A final letter will be sent to your sponsor requesting payment. A letter will also be sent to you notifying you that your tuition fees have not been paid.	A letter will be sent to you warning that there will of a block applied to your student account in 7 days' time. This will be sent to you via your University email address	The invoice and the debt is transferred to you as the student and a block is applied to your student account until the invoice balance has been cleared**	A break in studies is applied to a student's academic record. Students are withdrawn on a temporary basis and are given 12 months to clear their fees. There will be no opportunity to return in the same academic year. If a break in studies takes place in October, a student will not be able to return in January. If there is no intention to pay or resume studies, then a withdrawal will be applied on a permanent basis

**** Access to the BCU email account will continue during this period up until you are permanently withdrawn.**