

University of
Kent

Brussels School
of International
Studies

Finance Handbook

**Academic Year
2020-2021**

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Tuition Fees

<u>Academic Year 2020/2021</u>	Home/EU		Overseas	
	Full-time	Part-time	Full-time	Part-time
Postgraduate Taught (PGT) Standard Programme (90 ECTS)	€ 18,850	€ 9,425	€ 18,850	€ 9,425
Postgraduate Taught (PGT) Extended Programme (120 ECTS)	€ 26,500	€ 13,250	€ 26,500	€ 13,250
Postgraduate Research (PGR) Programmes	€ 9,900	€ 4,950	€ 9,900	€ 4,950
- Monthly Fee for Extension Year	€ 103	€ 103	€ 103	€ 103
Split-Site Option				
- Standard Programme	€ 12,900	€ 6,450	€ 18,850	N/A
- Extended Programme (2 taught terms in Brussels; 1 taught term in Canterbury)	€ 21,000	€ 10,500	€ 26,000	N/A
- Extended Programme (1 taught term in Brussels; 2 taught terms in Canterbury)	€ 14,850	€ 7,425	€ 26,000	N/A
Individual Module	€ 2,700		€ 2,700	

Part-time Students

The tuition fee for part-time students is half of the full-time fee in the same year of study. Therefore, if the full-time tuition fee increases this increase will be reflected in the part-time tuition fee for that second year.

How to pay

Online

Using [Kent EuroPay](https://epay.kent.ac.uk/euro) (<https://epay.kent.ac.uk/euro>), you can settle your tuition fees in full or make payment for one-off charges using a debit or credit Visa or Mastercard.

Your **student number** (not application number) and **date of birth** are required as validation to use Kent EuroPay. You will find your student number on correspondence that we have previously sent you or on the face of your student ID card. If you have not yet been assigned a student number, you will not be able to use this service. Your student number will be automatically generated when you accept your offer of a place. You will not receive a student number until you accept your offer through the application portal.

Via bank transfer

The University's bank details are:

Beneficiary name: University of Kent's BSIS
Bank: ING Bank, Pleinlaan 2, 1050 Brussels, Belgium (Tel: +322 626 9890)

IBAN: BE31 3751 0071 2755

BIC: BBRUBEBB

When paying by bank transfer, please ensure that you include your **full name** (the student's name) and the **student number** as a reference. International transfers may incur bank charges. Your account will be credited with the amount received by the University, net of any wiring or transfer fees. **It is your responsibility to ensure that the correct amount arrives in the University's account.**

Invoices and Payment Statements

Tuition fees invoices and payment statements can be sent to the student's Kent email address but only on request by email to eurofin@kent.ac.uk

Payment Schedule

1) Payment in full

All tuition fees are to be paid in full before the start of each academic year (or course) unless terms have otherwise been agreed with the University. This is the preferred payment method and can attract a **2% discount***.

**Due to U.S. Federal Student Aid regulations, we are unable to offer U.S. students discounted fees for the upfront payment of tuition in full. Should you require more information on these regulations, please e-mail foreignloans@kent.ac.uk.*

The payment deadline for programmes or modules starting in September 2020 is **8 September 2020** and for those starting in January 2021 it is **8 January 2021**.

Those paying in full and whose payments are received into the University's bank account by these dates are entitled to a 2% discount and should therefore pay the amount less the discount, as shown below:

Study Mode	Tuition fee Full-time	Discount	Tuition fee Part-time	Discount
Postgraduate Taught - Standard	€ 18,850	€ 18,473	€ 9,425	€ 9,237
Postgraduate Taught - Extended	€ 26,500	€ 25,970	€ 13,250	€ 12,985
Postgraduate Research	€ 9,900	€ 9,702	€ 4,950	€ 4,851

There is no discount for individual modules.

2) Payment in instalments

This payment plan does not attract the 2% discount.

If you wish to pay your tuition fees in instalments you will have to notify us by email at eurofin@kent.ac.uk by **1 September 2020** if you start in September 2020 or by **4 January 2021** if you start in January 2021.

Those on the Postgraduate Taught (PGT) Standard programmes and the Postgraduate Research (PGR) programmes may pay in **three** instalments, whilst those on the Postgraduate Taught (PGT) Extended programme may pay in **five** instalments as illustrated below:

PGT Standard programmes and PGR programmes

Study Mode	Tuition Fee	Sep 2020 Students			Jan 2021 Students		
		8 Sep 2020	8 Dec 2020	8 Mar 2021	8 Jan 2021	8 April 2021	8 July 2021
PGT Standard – Full-time	€18,850	€6,284	€6,283	€6,283	€6,284	€6,283	€6,283
PGT Standard – Part-time	€9,425	€3,142	€3,142	€3,141	€3,142	€3,142	€3,141
PGR – Full-time	€9,900	€3,300	€3,300	€3,300	€3,300	€3,300	€3,300
PGR – Part-time	€4,950	€1,650	€1,650	€1,650	€1,650	€1,650	€1,650

PGT Extended programmes

Study Mode	Tuition Fee	Sep 2020 students				
		8 Sep 2020	8 Dec 2020	8 Mar 2021	8 Jul 2021	8 Oct 2021
PGT Extended – Full-time	€ 26,500	€ 5,300	€ 5,300	€ 5,300	€ 5,300	€ 5,300
PGT Extended – Part-time	€ 13,250	€ 2,650	€ 2,650	€ 2,650	€ 2,650	€ 2,650
Jan 2021 students		8 Jan 2021	8 Apr 2021	8 Jul 2021	8 Oct 2021	8 Dec 2021

Terms and conditions for paying in instalments:

- Paying your tuition fees in instalments requires setting up a SEPA Direct Debit. This enables us to automatically initiate collections from your bank account on the due dates,
- SEPA Direct Debit is only available to students with a European bank account, in the [SEPA zone](#) and in (EUR) Euro, following submission of the [SEPA form](https://www.kent.ac.uk/brussels/handbook/sepa.pdf) (<https://www.kent.ac.uk/brussels/handbook/sepa.pdf>) to eurofin@kent.ac.uk,
- **Students without a European bank account** who nevertheless wish to take advantage of paying in instalments may use [a standard payment method](#) (as described page 4) to pay the first instalment by **8 September 2020** (for September students) or **8 January 2021** (for January students). Upon arrival in Belgium, students can open a European bank account and submit a completed and signed [SEPA form](#) for the remaining instalments. The form should be sent to eurofin@kent.ac.uk by **1 Oct 2020** for September 2020 students and by **1 Feb 2021** for January 2021 students,
- Failure to respect any of the deadlines mentioned above will automatically require any remaining tuition fee balance to be paid by **31 Oct 2020** for September 2020 students and by **28 Feb 2021** for January 2021 students, that's if the student is not to be withdrawn,
- *Students who wish to take advantage of paying in instalments and that are unable to meet the above conditions are invited to contact the Finance Office at eurofin@kent.ac.uk.*

US Federal Loans

Tuition fee payments for those in receipt of US Federal Loans will be removed from loan disbursements. Those on the Postgraduate Taught (PGT) Standard programmes and the Postgraduate Research (PGR) programmes will pay in **three** instalments (September 2020 students) or **two** instalments (January 2021 students), whilst those on the Postgraduate Taught (PGT) Extended programme may pay in **five** instalments as illustrated below:

PGT Standard programmes and PGR programmes

Study Mode	Tuition Fee	Sep 2020 Students			Jan 2021 Students	
		1st payment Oct 20	2nd payment Jan 21	3rd payment Apr 21	1st payment Jan 21	2nd payment Apr 21
PGT Standard – Full-time	€ 18,850	€ 6,284.00	€ 6,283.00	€ 6,283.00	€ 9,425.00	€ 9,425.00
PGR – Full-time	€ 9,900.00	€ 3,300.00	€ 3,300.00	€ 3,300.00	€ 4,950.00	€ 4,950.00

PGT Extended programmes

Tuition Fee	Sep 2020 students				
	1st payment	2nd payment	3rd payment	4th payment	5th payment
€ 26,500	19-Oct	20-Jan	20-Apr	20-Oct	21-Jan
	€ 6,284	€ 6,283	€ 6,283	€ 3,825	€ 3,825
Jan 2021 students					
€ 26,500	20-Jan	20-Apr	20-Oct	21-Jan	21-Apr
	€ 9,425	€ 9,425	€ 2,550	€ 2,550	€ 2,550

Further important notes about US Federal Loans:

- All student loans are handled by the University's Foreign Loans Office on the Kent campus and it is to them that all questions, concerns and queries should be addressed (foreignloans@kent.ac.uk or fax: +44 12 27 82 70 77). Once a loan has been authorised students will receive an email from Foreign Loans detailing the total amount loaned and the disbursement dates.
- **Students must complete a Bankers Automated Clearing System (BACS form; <https://www.kent.ac.uk/brussels/handbook/bacs.pdf>)** and return it the European Centres Finance Office at eurofin@kent.ac.uk for onward transmission to Foreign Loans by **1 Oct 2020** for September 2020 students and by **1 Feb 2021** for January 2020 students. Only after this is received may the loan be drawn down.
- The (USD) US Dollar loan is converted to (EUR) Euro by Western Union **at the market rate on the day that the money is drawn down from the lender**. The University will remove part of the tuition fee as indicated above and the remaining balance (in Euro) will then be transferred into the student's European bank account.
- All student loans are managed directly by the Foreign Loans Office in Canterbury and the staff there should be the first point of call for all queries: foreignloans@kent.ac.uk
- If you are in receipt of US Federal loans will receive a message from the university's Foreign Loans Office during the year requesting completion of a Satisfactory Academic Progress (Attendance Monitoring) US Federal Loans form. You should ask your programme convenor to complete the second box on the form and you should then either hand in the signed form to the BSIS office or scan and email the form to foreignloans@kent.ac.uk for onward return to the Foreign Loans Office.

Late payments and additional charges

Failure to meet any of the payment deadlines detailed in this handbook for any reason (including failure to allow adequate time for international funds transfers, credit card difficulties, etc.) will result in an automatic late payment fee of €100 being added to the total outstanding balance at the end of the month your payment was due. A charge of 1.5% per month will then be calculated on the total balance outstanding beginning 30 days after the initial charge was incurred. In addition, and in accordance with University of Kent Regulations, your registration status may be reviewed if payment is not received on time.

Additional Charges

The following fees may also be charged where appropriate:

Late Enrolment or Module Registration	The fee for failure to register for all modules by the deadline published in each term	€50
Lost Student ID Card	The fee for replacing a lost student ID card	€20
Late Payment	The charge for late payment 30 days after the late payment charge has been levied, and in the event that no new payment plan has been agreed, an additional monthly interest charge of 1.5% will be charged on any outstanding balance.	€100

Terms and Conditions

1. **Tuition Fees**

- 1.1 For individual students this procedure details the arrangements for the payment of fees and the sanctions, which may be applied in the event of non-payment of fees by the due date. This procedure is designed to ensure that all students are treated in a fair and equitable manner with respect to the payment of fees.
- 1.2 This procedure applies to all students – including part-time, full-time, undergraduate, postgraduate, home, EU and overseas students, attending any European Centre.
- 1.3 Students are defined as persons registered or enrolled at the University to follow a programme of study, which may or may not lead to an award or qualification. If a student leaves the University with outstanding debts, the University will pursue payment of the outstanding debt.
- 1.4 Students are responsible for paying all fees incurred whilst studying at the University on a timely basis. Where a sponsor has agreed to pay on behalf of a student, the student remains responsible for the debt until it has been discharged.
- 1.5 Non-payment of tuition fees will result in action to recover the debt. This can include de-registration, prevention of re-registration in successive years, non-admittance to their degree and prevention of attendance to their graduation ceremony, receiving their award in absentia. Further detail is at section 4.4.
- 1.6 The University reserves the right to pass details of any unpaid account to a third-party agency to pursue the collection of the outstanding balance. This action may include credit checks and further legal collection processes.

2. **Payment of Tuition Fees**

- 2.1 Payment of tuition fees is expected as follows:
 - 1) In full by payment methods stipulated in the European Centres finance handbooks,
 - 2) According to the payment plans stipulated in the European Centres finance handbooks,
 - 3) By separate written agreement approved by the Head of Operations (Europe).
- 2.2 An early payment discount can be applied for the payment in full of the tuition fees by the due dates detailed in the European Centres finance handbooks. This can only be applied once, on initial registration, and will not be re-applied on changes of programmes or study modes. Due to U.S.

Federal Student Aid regulations, we are unable to offer U.S. students discounted fees for the upfront payment of tuition in full. Should you require more information on these regulations, please e-mail foreignloans@kent.ac.uk

- 2.3 A Loyalty discount of 10% can be granted upon receipt and approval of the loyalty discount registration form by the European Centres Finance Office, taking into account the regulations stipulated on the University's website.

3. Invoicing

- 3.1 All invoicing of student tuition fees for courses administered by the European Centres campuses will be processed by the European Centres Finance Office in relation with the Tuition Fee Invoicing Office.
- 3.2 For students attending the University of Kent European Centres, tuition fees will be processed by the European Centres Finance Office in (EUR) Euro.
- 3.3 For split site students in Paris, tuition fees for split site students will be processed by the Tuition Fee Invoice Office in (GBP) British Pound.
- 3.4 For split site students in Brussels that have started their course in Canterbury and that were originally invoiced in (GBP) British Pound, the invoicing and all payments made up to that date will be converted to (EUR) Euro according to the live exchange rate on the day of the payment(s).

4. Tuition Fee Debts

- 4.1 Once a tuition fee invoice has been raised the collection of the debt becomes the responsibility of the European Centres Finance Office for all tuition fees invoiced in (EUR) Euro and the Income Office for all tuition fees invoiced in (GBP) British Pound. Both offices will provide appropriate credit control services.
- 4.2 Late payment of tuition fees incurs a €100 fixed fee and late payment of tuition fees older than 1 month will incur a 1.5% charge on the outstanding fees on the last day of each month, until the balance is paid in full.
- 4.3 Students experiencing difficulties in making payments must seek assistance from the European Finance Office or the Income Office (where relevant) regarding options available to pay in instalments. These offices must be informed immediately by the student of any difficulties in making payments and of any involvement of other areas of assistance.
- 4.4 Letters and statements will be emailed direct to students in respect of outstanding balances in the first week of each month and / or after a payment deadline is overdue.

- 4.5 Non-payment of tuition fees may result in students being de-registered. The de-registration process is performed:
- by the end of week 4 of any Term start, all students who have not resolved their financial obligations with the University will be referred to the deregistration panel,
 - 1 week after each instalment date mentioned in the European Centres finance handbooks (for students paying in instalments), all students who have not met the payment deadline(s) will be referred to the deregistration panel.
- 4.6 A student who has been de-registered will be deemed withdrawn without any further opportunity to study, unless permitted to intermit by the Department / Faculty, and return at a later date. The deregistered student will have no access to University resources including IT and other facilities. Any examinations that have been registered will be cancelled. Any tuition fees falling due up to the date of de-registration will be applied and pursued in accordance with the University's tuition fees charging and refund procedure.
- 4.7 Any student receiving a notice of deregistration can appeal within 7 days by letter / email to the Head of Operations (Europe), detailing how the situation has arisen and the proposed steps to resolve this.
- 4.8 Students with tuition fee debts at the final board of examiners will not receive any official notification of their results. Where tuition fees remain unpaid a student will not be able to re-register for the next academic session.
- 4.9 No person eligible for the award of a degree of the University shall be admitted to the degree or to attend graduation unless he / she shall first have paid all academic related University fees. The cut-off date for the payment of fees is advertised in literature circulated by the Congregations Office.

5. **Sponsors and Student Loan Company sponsored students**

Some students have agreements with a sponsor to pay their tuition fees, for example an employer, company, Student Loan Company or a formal scholarship scheme. In the event that a sponsor defaults on payment, the responsibility of payment will be transferred to the student. If the student does not arrange payment, then the European Centres Finance Office or the Income Office (were relevant) will treat the student as a debtor and normal procedures will be followed to collect the debt.

6. **Withdrawal/Intermission of Studies**

- 6.1 In the event of a student withdrawing / intermitting from a programme of study, the date of withdrawal will be the date from which the student formally advises the University in writing that they are no longer attending their course of study. This date **MUST** be confirmed and approved in writing by the relevant Faculty / Department to the Income Office or to the European Centres Finance Office for Paris and Brussels students.
- 6.2 The first two weeks of Term is considered as the "settling-in period" and any student withdrawing within this period will not be charged tuition fees.

6.3 The calculation for any reduction in tuition and related fees is based on the regulations mentioned on the University's webpage:

<https://www.kent.ac.uk/finance-student/student-finance-guide/refunds.html>

All other private and sponsored students:

The number of months completed; time apportioned against the total months allocated to the academic year. This applies to all students and their sponsors.

7. Sundry Charges

7.1 Other, sundry charges may be applied to the student account such as:

- Masters' fines
- Parking charges
- Other notified charges that are appropriate to apply to the student account

7.2 Payment for sundry charges is expected immediately, or in line with the agreed repayment date, in the case of Emergency Loans.

7.3 Late payment of tuition fees incurs a €100 fixed fee and late payment of tuition fees older than 1 month will incur a 1.5% charge on the outstanding fees on the last day of each month, until the balance is paid in full.

7.4 Letters and statements will be sent or emailed direct to students in respect of outstanding balances in the first week of each month.

7.5 Final year students with such sundry charge debts will be permitted to receive official notification of their results, however the student will not be permitted to graduate in person and will receive their graduation in absentia. The cut-off date for the payment of fees is advertised in literature circulated by the Congregations Office.

8. Former Student Debtors

8.1 The University will pursue all former students for the complete settlement of any outstanding amounts due. All debt recovery costs will be applied to the student account.

8.2 The University reserves the right to pass details of any unpaid account to a third-party agency to pursue the collection of the outstanding balance. This action may include credit checks and further legal collection processes.

8.3 The University will adhere to Government legislation and guidance from the Financial Conduct Authority on instalment credit agreements (payment plans). Where a payment plan exceeds 12 instalments or 12 months a credit agreement will be put in place between the University and the former student.

9. **Collection Agencies**

9.1 As part of our rigorous procedures we engage specialist debt collection agencies to pursue debts on our behalf. The University reserves the right to pass matters into their hands when debts are of a certain age, or amount, or level of complexity, and all other issues have been taken into account as determined by this paper. Their remit is to use the legal system to contact debtors and pursue enforcement, including tracing and credit check processes.

10. **Debtor Write Off Authority Limits**

10.1 The limits for the write off of the University's debts are as follows:

- Balances up to £5,000 Director of Finance
- Balances £5,001 to £9,999 Director of Finance and the Deputy Vice-Chancellor
- Balances over £10,000 Finance and Resources Committee

11. **Complaints**

11.1. The complaints process relates to an appeal against the way in which these procedures have been applied to individual cases.

11.2 In accordance with the University's complaints procedure students should initially seek to resolve difficulties informally, at the level at which they arose. In relation to the student debt procedures, the student should discuss any matter relating, in the first instance, with the person handling the case, or the member of staff's immediate supervisor.

11.3 If the matter cannot be resolved informally the student may make a formal complaint as detailed at <https://www.kent.ac.uk/studentservices/complaints/complaint-definition.html>