



YOUR 2025/26

STUDENT FINANCE HANDBOOK



This handbook provides financial information and guidance on payment of all fees and fines whilst studying at BSU (hereafter referred to as BSU or the University) or one of BSU Partner Colleges; it also covers instalment dates, deadlines, sanctions and penalties for non-payment as well as information on the various funding schemes that the University has on offer.

This document is in addition to, and supports, the academic regulations and Student terms and conditions.

Students are responsible for ensuring all fees and fines, including those fees paid by a third party, are paid in accordance with this handbook, and the study terms and conditions that cover the University's academic year, which starts on the 1 August.

For further guidance or support on all student finance (fees, funding, payments, SLC loan or sponsor), log into the BSU self-service portal: [MyServices](#).



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PAYMENT OF TUITION, ACCOMMODATION AND STUDY VISIT FEES

In accepting the offer of Registration to the University, the student accepts a contractual liability to pay the tuition fee for the duration of their course, and any other associated fees that the student may incur, such as accommodation. This is in accordance with section five of the Student Study Terms and Conditions, and section three of the conditions forming the licence agreement.

Tuition and accommodation fees are chargeable for the academic period unless otherwise stated. The University may increase future tuition fees for returning students.

For those fees that are regulated by Government legislation, such as UK undergraduates, future increases will not be more than the amount permitted under that legislation which is expected to be based upon the CPI inflation rate for Education.

For those fees that are not regulated by Government legislation, such as International students, future increases will rise by a modest amount each year for the duration of the course/programme to take account of inflationary pressures.

UK STUDENT PAYMENT DATES

The University makes every effort to remind the student of fees, fines and other charges due by means of invoices, notices and online statements (available on [AppHub](#)). However these are reminders only and students are contractually responsible for paying fees, fines and other charges on time whether invoices, notices or statements are received or not.

Self-funded students have the option to pay fees in one lump sum or can opt to pay fees by instalment to help spread the cost of paying fees.

We offer three instalments to Undergraduate and PGCE students September and October starters.

Payment dates are:

Full payment	Make before 11 September 2025 or alternatively you can select “pay now” at registration and make the full payment then
Three instalments, on or just after	16 October 2025 15 January 2026 16 April 2026



Students will be expected to provide card details during online registration in order to facilitate payment of fees on an instalment basis, as per the dates above. Please ensure you have sufficient funds in the bank account the day before the instalment date so that payment can be collected.

For other payment:

<p>Debit or credit card payment</p> 	<p>Payment by instalment is made by using a debit or credit card. Details can be entered safely and securely when you register online. One off debit or credit card payment can also be made via AppHub.</p>
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<p>Cheque/bank draft</p>	<p>Post to the Income Office (BSU, Newton Park, Newton St Loe, BA2 9BN) in advance. Payment must be made in full before commencement of the course, Please ensure you quote the student ID with your payment. Do not send any cash payment by post.</p>
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<p>Digital wallets (E.g Apple Pay or Google pay)</p>	
 	

POSTGRADUATE STUDENTS

We offer three instalments to Post Graduate Students, for September and October starters.

Payment will be taken on, or soon after:

<p>Three instalments, on or just after</p>	<p>30 October 2025 19 February 2026 25 June 2026</p>
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Any course that commences outside of the standard September/October course start date can arrange instalments for payment of fees by contacting the Fees Team via [MyServices](#). Please arrange your payment plan within three weeks of registration.

Students repeating all, or part of an academic session will be charged an additional proportion of the annual tuition fee. Students should expect to pay such fees personally, as sponsors (particularly the Student Loan Company) do not normally give financial support for repeat study.

Where payment is made with no instruction from the payer or student to identify what to set the payment against (e.g. against tuition, accommodation, or other invoices) BSU reserves the right to allocate the funds received in the following order on the student's account:

- Accommodation
- Tuition
- Any other outstanding fee to BSU

All payments made to and from BSU in respect of fees, fines, and other charges must be made in £ Sterling. Any currency conversion costs or other charges incurred in making a payment or in processing a refund shall be borne by the student or the third party making or receiving the payment, and shall not be deductible from the amounts due to BSU.

For payment methods please see the our [How to Pay](#) web pages.

INTERNATIONAL STUDENTS

International students who receive an offer of a place on a full-time programme, will need to pay a tuition fee deposit to confirm their place. The deposit for 2025/26 academic year will be a minimum of £3,000 rising to 100% of the tuition fee. The deadline for the tuition fee deposit is 31 July for those students' commencing courses in September and by 30 November for those starting courses in February.

In all cases, the deposit will need to be paid prior to the issue of a Certificate of Acceptance for Studies (CAS), which is the first step in the process to obtain a student visa for the UK.

The balance of tuition fees (full tuition fee for the first year of the course minus the deposit paid) must be paid in full by 11 September for students commencing courses in September and 31 January for those starting in February.

Please be aware that students are responsible for any bank charges and exchange rate fluctuations when making their payment.

Payment of tuition fee timeline	
Tuition fee loans	<p>From 6 months prior to course start date and up to 9 months after the start of the academic year, eligible students can apply for a fee loan to cover the cost of tuition fees. Students should always aim to have fee loan approval before the course commences.</p> <p>Apply via this link: www.gov.uk/student-finance/new-fulltime-students</p>
Self-funding students	<p>Instalment 1</p> <p>Undergraduates: Three weeks after course start date Postgraduates: Three weeks after course start date</p>
	<p>Instalment 2</p> <p>Undergraduates: When semester one resumes Postgraduates: Beginning of trimester two</p>
	<p>Instalment 3</p> <p>Undergraduates: When semester two resumes Postgraduates: Beginning of trimester three</p>

Any deposit or advance payment of the tuition fee due and will be credited to the applicant's fee account following successful enrolment and registration at the University. The term 'Applicant' includes any person or agent acting on behalf of the applicant and includes family members or agents.

We strongly advise in the interest of student safety that the student does not carry large sums of cash with them. Please note that due to the Anti-Money Laundering Regulations, the University cannot accept cash payments.

Payment methods are:

Debit or credit card payment

One off debit or credit card payment can also be made online via [MyServices](#).



Pay now with Flywire



Digital wallets (E.g Apple Pay or Google pay)



If you choose to pay fees using a digital wallet, Bath Spa University does not receive your card number or device-specific identifiers. These payments are processed securely by our payment service provider (Access PaySuite), who receives tokenised payment information needed to complete the transaction. Apple and Google act as independent data controllers for any processing they undertake, including fraud-prevention and device-based security checks.

Bath Spa partnered with Flywire to accept payments from over 240 countries and territories, in more than 130 currencies. Millions of students, parents, and sponsors world-wide trust Flywire to facilitate the payment of student fees.

By making your payment using Flywire you can:

- Pay by credit or debit card, bank transfer or by e-wallet.
- Avoid bank fees and extra charges.
- Be guaranteed the best exchange rate when making a bank transfer using Flywire. If you find a better rate within two hours, Flywire will match it.
- Track your payment in real-time online and receive email and text alerts each step of the way, including a confirmation your payment has been securely delivered to BSU.
- Get 24/7 multilingual support with any questions you have about making your payment from Flywire's expert team. You can give them a call, send an email, or use live chat online.

Flywire has a robust anti-money laundering program so you can feel confident in the security of your payment.

Pay with EasyTransfer

To get started, access [EasyTransfer's payment portal](#).



BSU has also partnered with EasyTransfer as one of our preferred payment method for international payments. This quick, safe and secure service allows you to make payments in your local currency and local payment methods easily with low fees and transparent exchange rates.

International students from India, China, Nigeria, Indonesia, Thailand, Bangladesh, Pakistan, Hong Kong, Malaysia, and 170+ countries and regions can pay with EasyTransfer.

EasyTransfer's team of payment specialists will guide you step by step and give you peace of mind that your full payment is delivered to the university.

From checking their live rates, submitting your order to completing your payment, you'll be guided through the process by a dedicated human customer support staff over the instant messaging platform of your preference.

STUDENT VISA

Returning students progressing to year two or three of study maybe allowed three instalments, please ensure you have sufficient funds for these payments. The Visa Compliance team will be notified of any tuition fee arrears and this may result in us notifying the UKVI and your sponsorship being withdrawn.

ACCOMMODATION

Students who commence occupation of their room late remain liable for the full accommodation fees in accordance with their contract. If the contract starts on a date other than the start of a term, then students have ten working days from the start date of their contract in which to pay their accommodation charge without penalty.

We offer payment in three instalments for accommodation. If you require an alternative arrangement, please e-mail the contacting the Fees Team via [MyServices](#). For September and October starters payment will be taken on, or soon after :

**Three instalments,
on or just after**

14 October 2025
13 January 2026
14 April 2026



SPONSORS AND STUDENT FUNDING ARRANGEMENTS

FUNDING INFORMATION FOR UNDERGRADUATE AND PGCE STUDENTS

You are classed as a sponsored student if you are funded by SAAS (Student Awards Agency Scotland), SFE (Student Finance England), SFW (Student Finance Wales), and SFNI (Student Finance Northern Ireland). Your home government or any other international organisation, Company or University award or scholarship. If your funding is from any organisation other than SAAS or SFE, SFW, SFNI you will need to provide evidence of sponsor to Finance. Please see 'Other Sponsors' section on Page 8 for further information.

Eligible Undergraduate and PGCE students can apply for finance through the relevant funding via a secure online system.

See www.gov.uk/student-finance/overview for further information and how to apply. Students may be able to apply for a tuition fee loan and maintenance loan via this system. Apply as soon as possible once applications are open, this is usually early March. You do not need to have a confirmed place in order to apply

Students should be aware that the amount they are able to borrow as a tuition fee loan will be verified by the relevant funding body and that BSU has an obligation to notify the relevant funding body of any discrepancies or inconsistencies in the details submitted.

Applications for loans must be submitted annually to the relevant funding body. Deadlines for completion and submission of the online application form apply; please see relevant funding body guidance for further information.

Students will be notified of their funding via a Student Finance Notification and a payment schedule from Student Finance.

All students must provide their National Insurance Number and any requested evidence to the relevant funding body in order to receive any loan (tuition, maintenance or other) from the relevant funding body.

Where an application has not been confirmed to Student Finance or funding confirmation has not been received by BSU, the full annual tuition fee becomes payable by the Student.

We allow students who commence their course in September/October until the 1 December to provide the necessary evidence to obtain any required funding. From the 1 December we will liaise with the student to obtain payment of fees. If students need any assistance in obtaining funding they are advised to speak with Student Wellbeing. Please refer to consent to share authority on page 10, in order for the University to have permission to discuss your account with Student Finance.

BSU request that the balance of any tuition fee (the private contribution) is payable by the student within the appropriate payment deadline set. All eligible Home Undergraduate students will be able to apply for a Tuition Fee Loan to cover these costs but if no tuition fee loan is arranged, or if the fee loan is of insufficient amount then the student is personally liable for the tuition fee balance. Students are also liable for payment if there is any failure to pay the amount in whole or in part by the Sponsor or awarding body. For more information on fee liability and failure to pay, please see 'Deadlines, Sanctions and Penalties' on page 11.

Where the student's financial position is re-assessed by relevant funding body and the private contribution is reduced as a result, BSU is unable to process any refund until formal notification of the change is received from relevant funding body. For more information, please see 'Refunds' on page 15. In the event that BSU receives formal notification from relevant funding body that a re-assessment has increased a student's private contribution payable in respect of any academic year, BSU will invoice the student and the invoiced amount will fall due for payment to BSU within 10 working days. Queries regarding the reasons for re-assessment, the calculations used, or the basis of the decision should be addressed to the relevant funding body.

FUNDING INFORMATION FOR POSTGRADUATE STUDENTS

Postgraduate students may be eligible for funding from the government to help fund a full-time or part-time master's degree, see our [website](#) for further information.

The loan is paid directly to the student and can be used to help with course fees and living costs.

If your course starts on or after 1 August 2025 and you live in England you can get up to £12,858 for your whole course. If you live in Wales this can be up to £19,255. If your course lasts for more than a year, the loan will be divided equally across each year of your course but if you are part-time, it cannot last more than twice the length of the equivalent full-time course.

Payment of your loan is divided equally across each year of your course, so if you apply for the full £12,858 and you're on a two-year course, you'll get £6,429 per year. This loan will be paid directly to the student in three instalments per year of study, 33%, 33% and 34% and after your application has been approved you will be sent a letter with your payment dates.

One year master's

Paid in three instalments. You'll get the first payment when the university confirms your placement to the Student Loan Company (SLC) (shortly after registration), and you'll get the other two payments during the year.

Two-year+ master's

The money will be divided equally across each year of your course, so if you apply for the full £12,858 and you're on a two-year course, you'll get £6,429 per year, divided over three payments.

Please note that unlike undergraduate loans where the Student Loans Company (SLC) pays the university the tuition fees directly, for master's courses the money is paid directly to the student. If you change course during the year to one that is not eligible for the loan, or you leave during the year, you won't receive the final loan payments. You will still need to repay what you have received.

Please see [how to pay](#) on the website for further information on paying the tuition fees.

OTHER SPONSORS

Where a student has confirmed that they will be funded by a different sponsor (such as employer, government or other organisation) then the University will communicate directly with the sponsor to request payment. It is the student's responsibility to inform student finance of any change to their funding/ sponsor which may be relevant. The student should also ensure that full contact details for the sponsor are provided at registration via [MyServices](#).

Where a sponsor fails to make payment by the deadline date or make contact with Finance about payment of the debt the fee liability will become the responsibility of the student. Any charges originally due to be paid will be transferred to the student's account and the standard debt chasing cycle will be followed. For those sponsors where we have an institutional study abroad agreement in place, the sponsor will remain liable. Please note parents and guardians are not classed as sponsors.

Please note: BSU may conduct a due diligence check on any sponsor and this may include a credit check. Any sponsor that fails a credit check may be not be accepted. Family members are not considered a sponsor.

ADDITIONAL COSTS, FEES AND CHARGES

Tuition fees will cover the majority of costs connected to your studies. There are some additional course costs which may apply to students studying at BSU, such as payment for field trips and travel, professional memberships or specialist equipment. Please refer to the Additional Course Costs Policy ([bathspa.ac.uk](https://www.bathspa.ac.uk)) for further details of the additional costs for students on undergraduate and postgraduate taught programmes, over and above the tuition fee. All course specific additional costs are recorded on the definitive programme documents which can be found on the course page for each programme.

Throughout the academic year, and during holiday periods, miscellaneous charges may be applied to a student's account. Most commonly these are library fines, replacement books, residence charges, exam re-sits, Study Visit fees or field trips, etc. Such charges should be paid by the due date specified on the invoice. Non-payment by the due date will result in the account being placed within the standard debt chasing cycle. For more information on failure to pay, please see 'deadlines, sanctions and penalties' on page 11. Further information on charges that may be applied can be found within section 6 of the Student Study Terms and Conditions.

If students use and/or borrows equipment from BSU, they are responsible for ensuring the equipment is not damaged and returned back to BSU when due. If the equipment is damaged or not returned, the student will be required to make good the loss or damage. Students will be notified by BSU if a charge will be payable.

The student should contact the Student Fees Department via [MyServices](#) in the event of a query or dispute in relation to any additional charges levied.

RESTARTS AND RETAKES

RESTART - when a student is repeating a year

RETAKE - when a student repeats a module/s following an assessment board decision

For students who are retaking a module and funding their undergraduate study via Student Finance, Student Finance will usually fund one additional year to allow for a retake/restart of a year of their course.

In usual circumstances this is only agreed for one occurrence. If the student has not repeated, re-started or studied at the same level of study with BSU or another institution they should be eligible for one year of additional funding.

If the student has already received additional funding for the restart or retake of a year they may still be able to obtain funding if they apply for 'compelling personal reasons' - our Student Wellbeing Team may be able to support them with this process.

We do however strongly recommend that students contact Student Finance to check eligibility for funding prior to registering to continue study

If students need to re-take a module they will be required to pay for the whole module again. The retake cost will depend on the credit weight of the module.

Re-take fees for 25/26 year are:

- 20 credit weight module - £1,590
- 40 credit weight module - £3,180
- 60 credit weight module - £4,768
- 80 credit weight module - £6,360

AWARDS AND SCHOLARSHIPS

Students who are in receipt of a University award or scholarship can choose to offset this payment against their tuition and/or accommodation fees. To set up this agreement you should contact the Student Awards Team via [MyServices](#). We may require your scholarship to pay outstanding fees. Where repeated efforts have been made to contact a student about an outstanding debt, it is at the discretion of the Finance Operations Manager to withhold or reduce any scholarship or award payments due to you.

COMMUNICATIONS

INVOICES AND STATEMENTS

Following online registration students can view their tuition and any accommodation or Study Visit/field trip charges via an online fee statement account accessible through [MyServices](#). Students should receive an e-mail of their invoice, e-mail of reminders and a statement posted to the home address on record and e-mailed termly.

Within the online fee statement, students can also identify any payment plans and scheduled future instalments under the 'future transactions'.

No invoices will be issued in respect of the standard accommodation fees as the amounts and payment dates are outlined in the accommodation licence agreement.

BSU makes every effort to remind students of fees, fines, and other charges due by means of invoices, notices and statements. Additional statements may be posted or provided in hard format though out the year.

However these are reminders only and students are contractually responsible for paying fees, fines, and other charges on time whether invoices, notices or statements are received or not.

EMAIL AND STUDENT INFORMATION TEAM COMMUNICATION

Email and MyServices are the official form of university communication and Students are expected to check for messages on their University email at regular intervals.

Students can also communicate with various teams by visiting one of the Student Hubs located in Twiverton at Newton Park and in G18 at Locksbrook.

Please note that BSU reserves the right to send communication to other email addresses, or contact addresses that are held on the student records system.

OTHER COMMUNICATION

Students who have an outstanding debt and who have failed to make payment may receive letters to their home address, where no response has been received from the contact address. Students may also be contacted by telephone and SMS regarding outstanding debt.

Where we have failed to make contact with a student regarding outstanding debt, then the Student Fees team will communicate with the relevant School or Student Services Advisor in order to establish a line of communication with the student.

CONSENT TO SHARE AUTHORITY

We are required to adhere to the General Data Protection Regulation (GDPR), which prevents BSU from discussing a student account with any other person unless we have the authority to do so.

Students may authorise Finance Services to release and discuss the financial information from their student account with named individuals by completing the Consent to Share Authority. This can be done via accessing 'Consent to Share' within 'My Finance' via [MyServices](#).

Consent to share authority allows the Student Finance team at BSU to discuss any financial information from the student's account in the legitimate course of the student's activities during the period of study at BSU to the named person(s) (e.g. parents, sponsors, agents) and to discuss connected matters (e.g. invoices, payments and outstanding debts in relation to tuition, accommodation or other fees/fines) with those persons for the duration of the course and beyond if necessary, when a balance due to the University is remaining.

This clause relates to disclosures requested by a student and not to disclosures which there is a legitimate interest of BSU where a student falls into arrears of payment to BSU. BSU may disclose adequate, relevant and sufficient personal data to a third party to enable the debts to BSU to be pursued and recovered.

DEADLINES, SANCTIONS AND PENALTIES

In accepting the offer of registration, the student accepts a contractual liability to pay the tuition fee and/or accommodation fees for their year of study in accordance with this handbook.

Where a student registers outside the normal September registration the same number of instalment options applies.

Please note we do not accept instalments plans where fee liability is less than £50.

NON-PAYMENT AND DEBT RECOVERY

Students are required to meet all due dates of payment whether these are annual payments or instalments. Students whose accounts are not fully paid by the due dates will be subject to late payment fines and interest and the outstanding fee will follow the debt management process.

All debts owing to BSU are pursued. Please speak with the Fees Team via [MyServices](#) if you find yourself in hardship so that we may agree a mutually acceptable way forward.

Persistent refusal to pay fees, charges, and penalties by the due date/s, or any deferred date agreed by the Student Fees Team (Debt Management), will be regarded as a major disciplinary offence and action will be taken.

Students in debt to BSU in respect of their accommodation will be subject to the provisions and penalties stated in the accommodation contract and may be evicted from University accommodation and will be refused BSU accommodation in the future. BSU reserves the right to refuse to provide financial references to future landlords for such students.

Where students advise of financial hardship, you may be asked to complete an income and expenditure form in order for the hardship to be verified. Other additional evidence of the financial position may be required, where deemed necessary to consider requests for extensions to payment deadlines and in the negotiation of settlement arrangements.

Where students are seeking debt advice from an external agency we ask that any monies owed to the University be included when assessing budget and repayment plans, in order for monthly payment to the University to be considered as part of your arrangements.

By concession, BSU provide the opportunity to pay fees in excess of £50 by instalment.

BSU has the right to request credit references either from students or commercial organisations at any time, and can also withdraw or refuse instalment facilities if such references are unsatisfactory or if the student has not met payment dates and/or fallen into arrears within the current, or any previous academic year.

Should a student fall into arrears of payment to BSU, the University may disclose adequate, relevant and sufficient personal data to a third party debt collection agency to enable the debts to BSU to be pursued and recovered.

Debtor information may be released on a need to know basis to and/or exchanged between different offices of BSU in the legitimate course of student debt collection activities. An example of this would be liaising with Student Support or informing the relevant School or Course Leader of outstanding debts to the University.

Students whose accounts remain unpaid will be subject to further debt recovery procedures. This may include referral to tracing and/or referral to external debt recovery agents. The University will also pursue Legal action through the County Courts for recovery. All additional administrative costs, including agents and Court fees, will be added to the student account. Tracing agents' and external debt recovery agents' fees are not set by the University and are subject to change. Costs may be linked to the location of the debtor, and/or the steps taken in order to recover the debt, such as the involvement of local agents in overseas territories.

Once a debt is referred to an external debt recovery agent, all communications and negotiations should be with the debt recovery agent and not with BSU.

Please be aware that many debt recovery processes will have an adverse effect on credit rating and ability to obtain credit.

Students or applicants who are, or become, subject to a Debt Respite Scheme or Debt Arrangement Scheme (Scotland) are required to notify BSU in order for the University to work with you.

RETURNING AND FINAL YEAR STUDENTS

No student with an academic related debt will be permitted to register for a subsequent academic session.

Final year students with an academic related debt will not receive their certificate at the Graduation/ Degree ceremonies. However, they will be permitted to attend the Graduation ceremony.

DEALING WITH DEBT

If you find that you are struggling to meet repayments or constantly finding yourself in financial difficulty, please seek help. Being in debt can be stressful and it can be difficult to see a way out, there is help out there and we urge you to speak with our Student Wellbeing team if you are experiencing financial difficulty.

The hardest part of dealing with debt is often recognising there is a problem and asking for help.

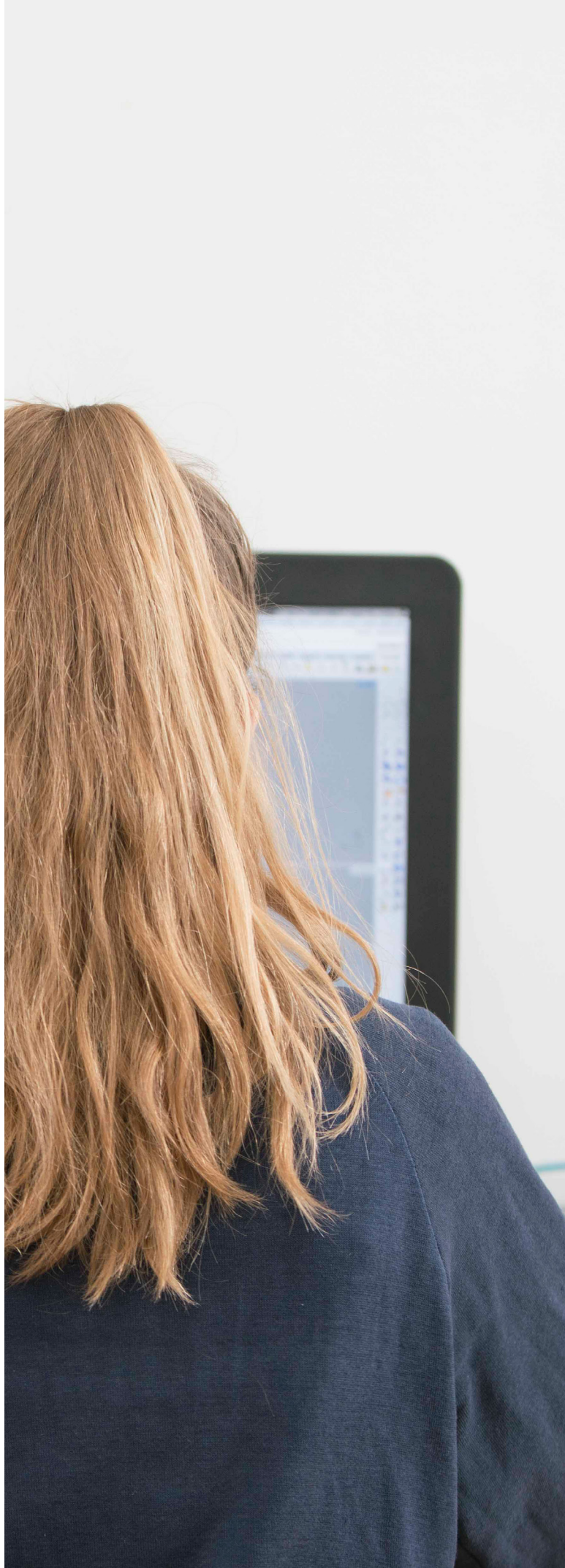
Further information on Money Advice and Student Support is available on the [website](#). Current BSU students can access [MyWellbeing](#) to ask questions, book appointments and view upcoming events.

Third parties, including parents and supporters can email studentwellbeing@bathspa.ac.uk or for telephone enquiries, call the Student Wellbeing Helpline +44 (0)1225 876543 which is 24/7.

FREE, IMPARTIAL DEBT ADVICE

Alternatively, there are services offering free debt advice, including sample letters to creditors, from:

- Step Change Debt Charity 0800 138 1111
- National Debtline 0808 808 4000
- Citizens Advice or visit your local Citizens Advice Centre



TAKE A BREAK IN STUDY, WITHDRAWALS, TRANSFERS AND SUSPENSIONS

TUITION FEE CHARGES/LIABILITY

Students must be advised that any withdrawal, external transfer or break in study must be formally requested to the Student Information Team via [MyServices](#). Using the form called 'Submit Notification of Intention to withdraw' if withdrawing from university, or by using the form called 'Officially request a Study Break' if you are requesting a study break. **The student will remain fully registered and liable for fee payment until the Study Break or withdrawal is granted by the service.** Students must ensure that any outstanding fee on the account is paid in full and any payment plans honoured before leaving their course.

Please be aware that the effective date of your Study Break and official withdrawal date will be recorded as the last date of engagement that the University has on record for you. This will include Virtual Learning Environment log ins as well as online and in person attendance.

Any card instalment plans or any other agreed payment plan will not be cancelled until Finance receives confirmation of the break in study being approved. Any adjustments can take up to four weeks to be reflected on the student account. Upon confirmation of break in study the Student Fees team will amend any payment plans or process any refunds that are due.

The level of tuition fee payable is determined by the status and mode of attendance of a student i.e. whether they are Undergraduate, Taught Postgraduate, Research Postgraduate, full time, part time, one semester study etc. Please see the table over for further information of the fee liability that will be applied.

The University will notify Student Finance of any change to your enrolment status and this may impact your tuition fee loan and maintenance loan. Please check your [Student Finance account](#) to see what this change means for you, or call the Student Finance helpline 0300 100 0607.

Students in receipt of US loans may also be subject to a repayment of loan funds borrowed should withdrawal from study be granted. The University will calculate and return any funds to the Students lender that the student is not entitled to.

Students who wish to withdraw from their course of study may do so, however there are strict time limits and fees may still be payable for all or part of the academic year as detailed below.

Fee liability		
Course fees will be re-calculated in accordance with national guidelines published by the Student Loans Company. The amount of the course fees which a student will be liable to pay depends on the point at which they withdraw from the course and which of the 3 liability periods this falls in.		
Undergraduate and Postgraduate Students	Date of withdrawal	Fee Liability
Full time Year 1	On or before the last day of first teaching week	No liability. From the start of the second teaching week in Semester 1 onwards the liability is the same as full-time students continuing their studies
Full time continuing - Liability 1	Between the second teaching week of Term 1 and until the day before Term 2 commences	25% of the annual fee
Liability 2	Between the beginning of Term 2 and until the day before Term 3 commences	50% of the annual fee
Liability 3	On or after the start of the teaching week in Term 3	100% of the annual fee

Please refer to [MyServices](#) for further information and procedure.

If an Undergraduate student is in receipt of a Tuition Fee Loan from the Student Loans Company (Student Finance), they will not be entitled to a refund on any overpayment of tuition fees. Any over-payments will be paid directly by the University to the Student Loan Company (SLC).

A student in receipt of a Postgraduate Tuition Fee Loan or Doctoral Loan from the SLC may apply for a tuition fee refund for any over-payments. This is because the loan is paid directly to the student.

WITHDRAWAL, EXTERNAL TRANSFER OR TAKES A BREAK IN STUDY - ACCOMMODATION - FEE CHARGES/LIABILITY

Accommodation fees are calculated as detailed by the Licence Agreement and the Accommodation notice period, following the Student Services communication, or the day the room is vacated and keys are returned to the Student Accommodation Team, whichever is the latter. There may also be additional charges incurred to the student once the housekeeping inspection has taken place.

If a student withdraws, they are still liable for their accommodation fees up to and within the payment period that they notified us.

This does not apply to the students in third-party halls at iQ and Unite, as even if they withdraw from BSU, they are financially committed to the entire 44-week tenancy agreement until they find a replacement tenant.

Please refer to the University [accommodation](#) web pages for further information.



REFUNDS

WITHDRAWAL OR TAKES A BREAK IN STUDY - TUITION FEE

A. Undergraduate and PGCE programmes

In the event that an overpayment is made against the total annual tuition fee amount or the total accommodation fee, then the credit balance arising will be used to offset any other debt or invoice outstanding on the Student's account (whether arising from tuition, accommodation, or any other legitimate charge) in due date order.

The proportion of the annual tuition fee to be refunded if the student withdraws/takes a Break in Study on/after the relevant date, assuming all payments due has been received is in accordance with term dates specified in section 7.

Students who have applied for tuition fee loan funding from the relevant funding body should be aware that any reduction in tuition fees charged by BSU is notified directly to the relevant funding body. Please note that there will be a corresponding impact on the maximum maintenance loan that is permitted.

For students with Home fee status on Undergraduate or PGCE programmes transferring to another HE Institution before the end of the academic year (or any period of study for which a tuition fee is paid) will have no refund of tuition fees applied in respect of the remainder of that academic year (or period). BSU has, however, the authority to allow an ex gratia adjustment as it sees fit, and without precedent.

B. Postgraduate Research programmes

The proportion of the annual fee to be refunded if the student withdraws/takes a Break in Study on/after:

Relevant date	Element of fee refunded
Each calendar month (or part month) after the date of registration	Calculated on a monthly pro rata basis

C. US or Canadian Educational Loans

Special conditions apply to the refund of payments made via US direct loans and Canadian loans due to the operating regulations of these funding schemes. It is a condition of BSU participation in these funding schemes that refunds are only processed in accordance with the relevant regulations.

D. Refunds relating to referred Assessment Fees

In the event that a referred assessment fee is paid but the Student does not sit the referred assessment(s), the credit balance will be refunded within 28 days once it has been approved and the Student Fees Team has received notification. The additional fee for examination at an overseas location will not be refunded.

E. Refunds relating to Submissions

For Postgraduate Taught students who submit their final dissertation/project module, no refund of tuition fees applies in respect of the remainder of the term in which submission is made.

For Postgraduate Research students who submit their thesis/dissertation for examination, tuition fees will be refunded on a monthly basis, no refund of tuition fees applies in respect of the remainder of the month in which the submission is made. Students are also required to pay the one-off continuation fee.

WITHDRAWAL OR TAKE A BREAK IN STUDY - ACCOMMODATION FEE REFUNDS

If you are in accommodation and looking to leave halls before your licence agreement expires, please refer to the specific terms of your licence agreement for this information. A student may be eligible for a refund if they have overpaid their accommodation fees or their liability ceases.

If you require further information, please contact the accommodation team via [MyServices](#).

OTHER INFORMATION – REFUNDS

Students must not intentionally overpay their tuition, accommodation fees and related charges and costs due to the University in order to obtain their living costs or circumvent any government regulation or restriction. The University is not able to act as a clearance account and must abide by Anti-Money Laundering Regulations.

All authorised refunds are returned to original source (i.e. country and the account from which the money was sent), where source can be established, and wherever possible are paid by BACS. Fees that are paid by credit/debit card instalment or in person at the Student Information Desk will have the refund credited back to the card that made the original payment.

Flywire payments will be refunded via Flywire, Easy Transfer payments via Easy Transfer, and bank transfers will be refunded to the originator via the bank.

This ensures compliance with national guidelines and money laundering regulations. For more information, please visit the following link: www.legislation.gov.uk/ukxi/2017/692/made.

Any refund application requesting payment to third party bank accounts will be declined.

All refunds will be calculated in £Sterling. The student is liable for any bank charges and the University will not refund any shortfalls due to exchange rate fluctuations, or offer compensation for any bank or other charges incurred.

No refunds will be made in cash and no interest is paid on returned deposits or overpayments.

Refunds are not processed against individual receipts where there is an overdue balance on the student account but are applied to any outstanding balance.

In the event that the tuition fee payment(s) were made by a sponsor, BSU reserves the right to refund the relevant fee proportion to the sponsor.

Refer to [MyServices](#) for a refund request form or to view the Tuition Fee and Debt Management policy.

Students wishing to attend certain programmes of study may be required to pay a non-refundable tuition fee deposit when the offer of a place is accepted.

The International student tuition fee deposit is non-refundable except in the following exceptional circumstances:

- If circumstances beyond the applicant's control prevent travel to the UK to study
- If the applicant fails to meet one or more conditions of a conditional offer; or
- If the applicant has a visa refusal which BSU would consider exceptional.

For students who are granted deferred entry to the next intake, the tuition fee deposit and any advanced payment of fees will apply to the new entry date.

Where there is a change in tuition fee deposit amount across intakes, the new tuition fee deposit amount will apply and additional payments will be required.

Where the student has already registered, the deferral is counted as a withdrawal from study and the withdrawal policy applies.

If a deposit has been paid and there is a refund due where cancellation rights apply, this will be carried out in accordance with the Consumer Protection (Distance Selling) Regulations 2000.

Once the Student Fees Team has received notification of withdraws/interruption and only when all account adjustments have been made, are reflected on the student account and the refund has been approved, this is usually within 28 days.

If the source bank account has subsequently been closed, a copy of the final bank statement indicating "account closed" or a letter from the bank confirming the closure of the account will be required. Once paperwork is received by the University, there may be a delay of up to a further 28 calendar days while paperwork is verified.

BSU BURSARY TERMS AND CONDITIONS

OVERVIEW

From academic year 2025/26 The University has a new [Access and Participation plan](#) that describes what the University intends to do to support disadvantaged and under represented groups.

ELIGIBILITY CRITERIA

BSU is providing annual bursary awards of £1,050 to eligible new students joining the University from September 2025. Please see the [website](#) for more information and how to apply.

If your course started in the academic year 2024/25 or prior to this, and you are already a student at BSU, you will remain on the 2024/25 bursary, as per the Access and Participation plan that was in operation when you started your course, please see the [website](#) for information



U.S. FEDERAL LOANS

BSU is eligible to certify loan applications for William D. Ford Federal Direct Loans.

Most full-time, on-campus undergraduate and postgraduate degree courses at BSU are eligible for Title IV Direct Loans, except for those listed as ineligible below:

- Non-degree courses/programmes (Certificates, Diplomas)
- Online courses/programmes
- Distance learning or low residency courses/programmes
- Courses/programmes that are offered or taken less than half-time
- Foundation Degree courses offered through one of our partner colleges
- Teacher Training courses (PGCE - Postgraduate Certificate in Education)
- Any optional placements or study abroad options as per website

As per US federal regulations, as a foreign institution BSU is unable to allow student borrowers in receipt of Title IV funds to enrol in any course that includes study completed in the United States, including research, work, placements, internship, externship, or special studies.

The only exception to this regulation is independent research done by an individual student in the United States for not more than one academic year, if it is conducted during the dissertation phase of a doctoral program and under the guidance of faculty, and the research can only be performed in a facility in the United States.

Your eligibility for US Title IV Direct Loans will be assessed based on the information provided on your FAFSA. Your Student Aid Report (SAR) must have no unresolved issues and to be eligible for a Federal Direct Loan, students must also:

- Be a US citizen or eligible non-citizen with a valid Social Security Number.
- If male aged 18-25, be registered for Selective Service (unless exempt).
- Be enrolled and continue to be enrolled at least half time on an eligible programme at BSU. If you suspend, withdraw or drop below half time enrolment you must contact us via [MyServices](#) immediately. (Note that while the Direct Loan

programme stipulates at least half-time attendance, if you are on a Tier 4 student visa, full-time study is required).

- Be making Satisfactory Academic Progress (SAP), as determined by the student's enrolment status and progression at the point(s) of evaluation.
- Not be in default on an educational loan and must not owe a repayment on an adjusted federal grant and must not have exceeded any aggregate loan limits.

For Direct Subsidized Loans and Direct Unsubsidized Loans, there are limits on the maximum amount borrowed for an academic year (Annual Maximum Loan Limits) and also a maximum amount that may be borrowed in total for undergraduate and postgraduate study (aggregate Maximum Loan Limits).

The actual loan amount you are eligible to receive is determined by the University's Cost of Attendance (CoA) and other factors such as the length the programme, your Student Aid Index (SA), other financial aid you receive, and your remaining eligibility under the annual and aggregate loan limits.

BSU is required by US federal law to define and enforce standards of satisfactory academic progress (SAP) on students who wish to access US Federal Loans (subsidised, unsubsidised or PLUS Direct Loans).

The University's SAP policy has been established to encourage students to progress and successfully complete the academic programme for which aid is received. Guidelines apply to all federal loan recipients, including undergraduates, taught postgraduates, and research postgraduates.

US Loan students should familiarise themselves with the University's SAP policy, including evaluation points, qualitative and quantitative evaluation criteria, the impacts of changes in enrolment status, and the consequences of failing to meet SAP. Further information can be found in our policy document [online](#).

If you withdraw from your programme, suspend your studies, drop below half time, or otherwise become ineligible to receive US Federal Loans you must contact Student Awards via [MyServices](#) immediately.

Under US law, the university is required to report any changes to your enrolment and, if necessary, may need to arrange for any "unearned" loan funds to be returned to the US Department of Education.

Students set to receive Federal Loans may request a copy of the University's Default Management Plan (DMP) which provides an overview of the initiatives in place to help students understand their loan responsibilities. If you require a copy of the DMP please contact the Student Awards team via [MyServices](#).

The Direct Federal Loan programme offers loan repayment plans designed to meet the needs of borrowers and allows you to choose your repayment plan. These loans can be repaid within a period of 10 to 25 years depending on which repayment plan you choose. Repayments normally start six months after completion of your course, withdrawing or dropping below half-time attendance.

Before repayment starts you will be provided with Repayment Options and a Repayment Schedule from your loan servicer(s) for each type of loan you have borrowed. It is important to note that at BSU, Title IV Federal Loans are awarded to degree-seeking students only. However, University regulations stipulate that if a degree-seeking student terminates their programme early, they may receive an 'exit award' in the form of a certificate or diploma if they have fulfilled the appropriate credit requirements. All non-degree educational programmes are referred to as Gainful Employment (GE) programmes. New US Department of Education regulations require institutions to inform current and prospective students of their prospects for 'gainful employment' when receiving federal financial aid for non-degree programs such as certificates and diplomas.

We can confirm the amount of tuition fees paid but, as we are a foreign school (not a US employer) we do not have an EIN (Employer Identification Number) and therefore not be able to complete the 1098-T US IRS tax form.

For details on how to apply for Federal Loans, our SAP policy and a full list of consumer information disclosures please [see here](#).

FOR STUDENTS STUDYING AT NEWTON PARK, LOCKS BROOK CAMPUS, AND BSU LONDON (HOXTON) CAMPUS JOINING AND STARTING STUDY 2025/26

OVERSEAS EMERGENCY ACCESS FUND

The Overseas Emergency Access Fund provides limited discretionary financial support for full-time International and EU (pre-settled) students who are experiencing financial difficulty and are in need of emergency funding.

Please see our web page for further information and how to apply [BSU Overseas Emergency Access Fund](#).

If you have any questions please contact Student Awards via [MyServices](#).

ACCESS FUNDING

The BSU Access Fund provides limited discretionary financial support for full-time students who are unable to meet basic costs from other sources of support.

Please see our [website](#) for further information.

SHORT TERM EMERGENCY GRANT

Facing unexpected financial difficulty because your Student Finance has been delayed? The BSU Short Term Emergency Grant provides limited discretionary financial support for students who are unable to meet basic costs from other sources of support, until you are able to receive your first payment from Student Finance.

Please see the website for further information and how to apply for the [Short Term Emergency Grant](#).

LAPTOP FUND

The BSU Laptop Fund provides limited discretionary financial support for BSU students who are experiencing financial difficulty and are unable to meet the cost of a laptop from other sources of support.

Please see our [website](#) page for further information on eligibility criteria and how to apply to the BSU Laptop Fund.

USEFUL CONTACTS

If you have any questions for the following teams, please contact them via [MyServices](#).

- **STUDENT FEES**

Help with tuition fees, payment options, instalment dates.

- **STUDENT AWARDS**

Help with bursaries and studentships, hardship fund applications.

- **STUDENT PAYMENTS**

Help with payment methods and refund requests.

- **SPONSORS**

To advise of sponsor paying fees

STUDENT WELLBEING

See the [website](#) for help with managing money and budgeting, financial entitlement, University Access Funds and other sources of funding.

Access MyWellbeing

<https://mywellbeing.bathspa.ac.uk>

01225 876543

STUDENT FINANCE

See the [website](#) to apply for help with tuition fees and living costs, or to track your application, change details.

0300 100 0607

FUNDING FOR POSTGRADUATE STUDENTS

Eligible students can apply for a Postgraduate Master's Loan to help with course fees and living costs. More information at [Funding for postgraduate study - GOV. UK](#)

All information is correct at time of publishing and is subject to change without notice. August 2025

