

Finance information for postgraduate students



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Introduction

The following section of this guide will explain, in detail, your financial responsibilities while you are studying at Heriot-Watt University.

Any questions relating to the information detailed below with regards to financial matters should be directed to the Student Service Centre at studentcentre@hw.ac.uk

The main thing to remember is that you are responsible for ensuring that tuition fees are paid in full within Heriot-Watt University's terms. This applies equally if your fees are being paid by a sponsor/funding body or if you are self-financing.

Tuition fees can be found at www.hw.ac.uk/fees (Please note that all fees are subject to revision.)

Heriot-Watt University's standard payment terms require all self-financed student tuition fees to be paid in full no later than 30 days after the start of a programme. The only exception is where payment is made by the recurring card method.

You must also ensure that your funding allows you to pay your fees by the payment deadline(s).

We must emphasise that there are serious consequences for non-payment of fees, including penalty charges, the withdrawal of facilities and de-enrolment as a Heriot-Watt University student.

We are however, very conscious that the range and variety of fee funding can be confusing, therefore, we would encourage you to direct any questions to the Student Service Centre, where the team will do its utmost to help.

Postgraduate tuition fee arrangements

As a postgraduate student you will be in either one or more of the following categories:

- [an eligible postgraduate student fulfilling the residence requirements for Scotland or an EU country other than England, Wales or Northern Ireland](#)
- [a sponsored postgraduate student](#)
- [a postgraduate student funded by a research, or other similar external, organisation](#)
- [a postgraduate student funded by a Heriot-Watt University scholarship](#)
- [a self-financing postgraduate student](#)

The following sections set out the fee arrangements for students in each of these categories.

Please identify which categories you are in and read the section that applies to you thoroughly.

If you cannot identify which category you are in or have any other questions please e-mail the Student Service Centre at studentcentre@hw.ac.uk

Heriot-Watt University may require an advance instalment to be paid for postgraduate tuition fees. This applies to postgraduate overseas applicants who have received a formal offer of a study place at Heriot-Watt University.

If you are a postgraduate overseas applicant required to pay an advance instalment on postgraduate tuition fees you will have received information on this as part of your formal offer letter.

If you have any other questions or want a copy of the Policy on Advance Instalments for Postgraduate Tuition Fees please e-mail the Student Service Centre at studentcentre@hw.ac.uk

Postgraduate students fulfilling the residence requirements for Scotland or an EU country other than England, Wales or Northern Ireland

- Austria
- Belgium
- Bulgaria
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Ireland
- Italy
- Latvia
- Lithuania
- Luxembourg
- Malta
- Poland
- Portugal
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden
- The Netherlands

Some students may be eligible to have some of their tuition fees funded by the Student Awards Agency for Scotland (SAAS).

To request SAAS application form or to apply online visit: www.saas.gov.uk

It is imperative that you consider your eligibility as early as possible and make the necessary application to SAAS.

If your funding application to SAAS has been successful, they will send you an Award Notice letter confirming what they will pay towards your tuition fees.

If SAAS postgraduate funding does not pay all of your tuition fees, you are personally liable for paying the balance of your tuition fees.

If your funding application to the Student Awards Agency for Scotland is unsuccessful you will be recorded as self-financing and be personally liable for paying all of your tuition fees.

Sponsored postgraduate students

This section applies only to students whose sponsors Heriot-Watt University will invoice directly. It does not apply to any other private sponsorship arrangements between you and a third party. If your sponsor is not being invoiced by Heriot Watt University you are considered to be a self-financing student.

If some or all of your tuition fees are being funded you must obtain a Letter of Confirmation from your sponsor.

The Letter of Confirmation from your sponsor must clearly show:

- the sponsor's correct name and address
- the sponsor's relevant department responsible for payment within the sponsor's organisation
- a contact name and telephone number of an individual within that department
- your name
- the amount your sponsor is funding for 2018-2019
- what your sponsor is funding, e.g. the course name, accommodation, bench fees, etc

This will enable Heriot-Watt University to invoice your sponsor directly for your fees and any other agreed charges.

You must bring your Letter of Confirmation to the Student Service Centre as soon as you receive it. Alternatively you can email a scanned copy of your Letter of Notification to sponsors@hw.ac.uk

If only part of the tuition fee is being paid by your sponsor you are personally liable for paying the balance.

Until the University sees your Letter of Confirmation you will be recorded as self-financing

and be personally liable for paying all of your tuition fees.

Postgraduate students funded by a research or other similar external organisation

If you are a postgraduate student and you have been informed by the relevant School/Institute that all of your fees are being paid in full by a research organisation, for example The Engineering and Physical Sciences Research Council (EPSRC), you do not have to take any further action at this stage.

The relevant School/Institute will inform the Student Service Centre and the fees will be allocated automatically.

If any issues arise please e-mail the Student Service Centre immediately at studentcentre@hw.ac.uk

If only part of your tuition fees is being paid by an external organisation you are personally liable for paying the balance.

Postgraduate students funded by a Heriot-Watt University scholarship

If you are a postgraduate student and you have been informed by the relevant School/Institute that all of your fees are being paid in full by a Heriot-Watt University scholarship, you do not have to take any further action at this stage.

The relevant School/Institute will inform the Student Service Centre and the fees will be allocated automatically.

If any issues arise please e-mail the Student Service Centre immediately at studentcentre@hw.ac.uk

If only part of your tuition fee is being paid by an external organisation you are personally liable for paying the balance.

Self-financing postgraduate students

If you do not fall into any of the previous categories you are a self-financing postgraduate student and personally liable for paying all of your tuition fees.

If only part of your tuition fee is being paid by your funding body (SLC/DoE) or a sponsor whom Heriot-Watt University will invoice directly, you are personally liable for paying the balance.

Payment of fees

If you are a self-financing student you are personally liable for paying all of your tuition fees.

If part of your tuition fee is being paid by your funding body or a sponsor whom Heriot-Watt University will invoice directly, you are personally liable for paying the balance.

Heriot-Watt University's standard payment terms require all self-financed student tuition

fees to be paid in full no later than 30 days after the start of a programme.

If you do not pay your fees by the due date you will enter the student debt collection process until your fees are paid in full.

Except for payment by recurring card, payment by instalments is not permitted.

If you attempt to pay by instalments other than by the recurring card method you will enter the student debt collection process until your fees are paid in full.

Heriot-Watt University now offers a secure, online payment facility, which allows for convenient electronic transfers and there is no charge for payments made by credit card. The facility can be found at <https://my.hw.ac.uk/payments/faces/Start.jsp>

Payment method	Where	To be received by	Extended Payment Terms
Recurring card payment in GBP	<p>Heriot-Watt University's online payment website: https://my.hw.ac.uk/payments/faces/Start.jsp</p> <p>If your bank account is in a currency other than GBP, your bank will convert the account currency to GBP when the transaction is made. Your bank may charge you for this.</p> <p>Heriot-Watt University does not apply a charge for card payments made via its online payment facility.</p>	30 days after the start of your programme	Yes
Online in GBP	<p>Heriot-Watt University's online payment website: https://my.hw.ac.uk/payments/faces/Start.jsp</p> <p>If your bank account is in a currency other than GBP, your bank will convert the account currency to GBP when the transaction is made. Your bank may charge you for this.</p> <p>Heriot-Watt University does not apply a charge for card payments made via its online payment facility.</p>	30 days after the start of your programme	No

Cheque in GBP, payable to Heriot-Watt University	At the Student Service Centre, Hugh Nisbet Building, Edinburgh Campus. Or by post to: Student Service Centre Hugh Nisbet Building Heriot-Watt University Edinburgh EH14 4AS Please allow 5 working days for bankers drafts to clear.	30 days after the start of your programme	No
Bankers draft in GBP, payable to Heriot-Watt University	At the Student Service Centre, Hugh Nisbet Building, Edinburgh Campus. Or by post to: Student Service Centre Hugh Nisbet Building Heriot-Watt University Edinburgh EH14 4AS Please allow 5 working days for bankers drafts to clear.	30 days after the start of your programme	No
Debit card in GBP	At the Student Service Centre, Hugh Nisbet Building, or online at: https://my.hw.ac.uk/payments/faces/Start.jsp	30 days after the start of your programme	No
Credit card in GBP	At the Student Service Centre, Hugh Nisbet Building, or online at: https://my.hw.ac.uk/payments/faces/Start.jsp	30 days after the start of your programme	No

More information on payment by recurring card

Recurring card is an online payment method which allows staged payments to be made from a debit or credit card. Unlike direct debit, a UK bank account is not required to make recurring card payments.

No interest or other charges are applied to payments made by Recurring Card by Heriot-Watt University.

If your bank account is in a currency other than GBP, your bank will convert the account currency to GBP when the transaction is made. Your bank may charge you for this.

Recurring card is now the only payment method offered by Heriot-Watt University which allows extended payment terms (you have more than 30 days after the start of your

programme to pay your fees).

Extended payment terms allow you to spread the cost of your tuition fees instead of having to pay in full within 30 days of the start of your programme.

If you have any questions on paying by recurring card please contact the Student Service Centre: studentcentre@hw.ac.uk

Non-payment of fees and the student debt collection process

Heriot-Watt University's standard payment terms require all self-financed student tuition fees to be paid in full no later than 30 days after the start of a programme.

If you have any problems with payment of your fees please e-mail the Student Service Centre immediately: studentcentre@hw.ac.uk

There are serious consequences for non-payment of fees.

If your fees have not been paid in full 30 days after the start of your programme or you have not set up a recurring card payment plan, Heriot-Watt University reserves the right to levy a payment penalty on any balance outstanding and you will enter the Student Debt Collection Process.

Once in the Student Debt Collection Process non-payment of fees may also result in:

- withdrawal of your IT and Library access, followed by
- withdrawal of any award of scholarship or other financial assistance you have been given, followed by
- de-enrolment as a Heriot-Watt University student, and/or
- legal action being taken against you to recover the debt owed

The provision of Heriot-Watt University services will not be re-instated and you will not be removed from the Student Debt Collection Process until the outstanding balance is paid in full with cleared funds (Five working days are required for cheques and bankers drafts to clear, i.e. services will not be re-instated until this period has elapsed).

The Heriot-Watt University policy relating to payment of fees can be found at: www.hw.ac.uk/services/docs/student-tuition-debt-collection-policy.pdf