

# Finance information for undergraduate students



## Contents

Finance information for undergraduate students .....	1
Contents .....	1
Introduction .....	2
Undergraduate tuition fee arrangements .....	2
Undergraduate students fulfilling the residence requirements for Scotland or an EU country other than England, Wales or Northern Ireland .....	3
Eligibility .....	4
Important information .....	4
Undergraduate students fulfilling the residence requirements for England, Wales or Northern Ireland .....	4
Undergraduate students from the Channel Islands or the Isle of Man .....	5
Important information .....	5
Sponsored undergraduate students .....	6
Self-financing undergraduate students .....	6
Payment of fees .....	7
More information on payment by recurring card .....	9
Non-payment of fees and the student debt collection process .....	9

## 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](mailto: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 for 2015/16 can be found at [www.hw.ac.uk/fees](http://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.

## Undergraduate tuition fee arrangements

As an undergraduate student you will be in one of the following categories:

- [an undergraduate student fulfilling the residence requirements for Scotland or an EU country other than England, Wales or Northern Ireland](#)
- [an undergraduate student fulfilling the residence requirements for England, Wales or Northern Ireland](#)
- [an undergraduate student fulfilling the residence requirements for the Channel Islands or The Isle of Man](#)
- [a sponsored undergraduate student](#)
- [a self-financing undergraduate student](#)

The sections below set out the fee arrangements for students in each of these categories. Please identify which category you are in and carefully read the section which applies to you.

Further information on residence requirements can be found at [www.saas.gov.uk/student\\_support/residence\\_conditions.htm](http://www.saas.gov.uk/student_support/residence_conditions.htm)

If you cannot identify which category you are in or have any other questions please e-mail the Finance Office at [studentcentre@hw.ac.uk](mailto:studentcentre@hw.ac.uk)

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

If you are an undergraduate overseas applicant required to pay an advance instalment on undergraduate 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 Tuition Fees please e-mail the Student Service Centre at [studentcentre@hw.ac.uk](mailto:studentcentre@hw.ac.uk)

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

- Austria
- Belgium
- Bulgaria
- 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

Fee arrangements for undergraduate students fulfilling the residence requirements for Scotland or an EU country other than England, Wales or Northern Ireland in 2015/16 are determined by the Student Awards Agency for Scotland (SAAS).

Full details of fee and funding arrangements can be found on their website at: [www.saas.gov.uk](http://www.saas.gov.uk)

If you are an eligible student fulfilling the residence requirements for Scotland or an EU country other than England, Wales or Northern Ireland, and you are studying at a Scottish university, you will not have to contribute towards your tuition fees before commencing your study.

If you have not done so already, you must now apply to SAAS for payment of your fees for the 2015/16 academic year. You need to apply to SAAS for each and every year of undergraduate study.

SAAS set funding application deadlines. It is your responsibility to ensure you apply in time.

To request a SAAS application form or to apply online visit: [www.saas.gov.uk](http://www.saas.gov.uk)

### **Eligibility**

Some undergraduate students from Scotland or an EU country other than England, Wales or Northern Ireland will not be eligible to have their fees paid by SAAS.

You can check your eligibility at SAAS:

[www.saas.gov.uk/student\\_support/residence\\_conditions.htm](http://www.saas.gov.uk/student_support/residence_conditions.htm)

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

### **Important information**

If you have applied to SAAS for funding and your application has been successful you will receive an Award Notice letter. Please keep this letter safe.

The University will not normally need to see this letter because it receives your fee information directly from SAAS.

If only part of the tuition fee is being funded by SAAS, you are personally liable for paying the balance.

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

### **Undergraduate students fulfilling the residence requirements for England, Wales or Northern Ireland**

Full details of the fee and funding arrangements for undergraduate students fulfilling the residence requirements for England, Wales or Northern Ireland can be found on the following websites:

- Student Finance England: [www.direct.gov.uk/en/EducationAndLearning](http://www.direct.gov.uk/en/EducationAndLearning)
- Student Finance Wales: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
- Student Finance Northern Ireland: [www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

Undergraduate students fulfilling the residence requirements for England, Wales or Northern Ireland will find funding dependant on their eligibility for a 'Student Loan for Fees'.

Each web site above will tell you how to find out whether you are eligible to receive a 'Student Loan for Fees'.

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

These agencies have funding application deadlines. It is your responsibility to ensure you apply in time.

If you are eligible and have taken out a Student Loan for Fees (for either all, or part of your fees) the Student Loans Company (SLC) will send you a Letter of Notification.

The Letter of Notification will set out what amount the SLC will pay directly to Heriot-Watt University. Please keep this letter safe.

The University will not normally need to see this letter because it receives your fee information directly from the SLC.

If only part of the tuition fee is being funded by the SLC, you are personally liable for paying the balance.

If you are not eligible for a 'Student Loan for Fees' you will be recorded as self-financing and be personally liable for paying all of your tuition fees.

### **Undergraduate students from the Channel Islands or the Isle of Man**

The fee arrangements for undergraduate students from the Channel Islands or the Isle of Man for the 2015/16 academic year can be found at the Universities UK website:

<http://www.universitiesuk.ac.uk/PolicyAndResearch/Guidance/Island-Fees/Pages/default.aspx>

Please e-mail the Student Service Centre if you have any questions:

[studentcentre@hw.ac.uk](mailto:studentcentre@hw.ac.uk)

Exceptions to fees for students from the Channel Islands or the Isle of Man will be notified by the relevant Academic School on application.

Please note that tuition fees include an element towards the costs of the Students' Union.

### **Important information**

The amount you will have to pay to Heriot-Watt University will depend on a means test of either your income or your parental, guardian or spouse's income.

To be means tested you should apply to your Department of Education (DoE). It will assess the amount you will have to pay Heriot-Watt University directly.

If you have applied to your Department of Education it will send you a Letter of Award confirming that it will pay some or all of your tuition fees.

Please bring your Letter of Award to the Student Service Centre as soon as possible after receiving it. Alternatively you can email a scanned copy of your Letter of Award to [sponsors@hw.ac.uk](mailto:sponsors@hw.ac.uk)

Until the University sees your Letter of Award you may remain personally liable for paying your fees.

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

If your funding application to your Department of Education is unsuccessful you will be recorded as self-financing and be personally liable for paying all of your tuition fees.

### **Sponsored undergraduate students**

This section applies only to students and their sponsors whom 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 for the 2015/16 academic year from your sponsor. The Letter of Confirmation 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 2015/16.
- what your sponsor is funding, eg the course name, accommodation, benchfees, etc

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

You must send this 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 Confirmation to [sponsors@hw.ac.uk](mailto:sponsors@hw.ac.uk)

Until the University sees your Letter of Confirmation you will be recorded as self-financing and will be personally liable for paying all of your tuition fees.

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

### **Self-financing undergraduate students**

If you do not fall into any of the previous categories you are a self-financing undergraduate 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.

Please now read the section 'Payment of Fees'.

## 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: <a href="https://my.hw.ac.uk/payments/faces/Start.jsp">https://my.hw.ac.uk/payments/faces/Start.jsp</a></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>	<p>14/10/2015</p> <p>(For students whose programme starts in September Recurring Card payments cannot be set up after this date. If your programme starts in another month, please contact the Student Service Centre)</p>	Yes
Online in GBP	<p>Heriot-Watt University's online payment website: <a href="https://my.hw.ac.uk/payments/faces/Start.jsp">https://my.hw.ac.uk/payments/faces/Start.jsp</a></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>30 days after the start of your programme</p>	No

	Heriot-Watt University does not apply a charge for card payments made via its online payment facility.		
Cash in GBP	At the Student Service Centre, Hugh Nisbet Building, Edinburgh Campus, maximum £500	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: <a href="https://my.hw.ac.uk/payments/faces/Start.jsp">https://my.hw.ac.uk/payments/faces/Start.jsp</a>	30 days after the start of your programme	No
Credit card in GBP	At the Student Service Centre, Hugh Nisbet Building, or online at: <a href="https://my.hw.ac.uk/payments/faces/Start.jsp">https://my.hw.ac.uk/payments/faces/Start.jsp</a>  A surcharge of 1.75% is applied to credit card payments not made using the online payment website.	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](mailto: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](mailto: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 completed a valid online recurring card mandate by 14/10/2015 then 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/policy/student\\_fees.pdf](http://www.hw.ac.uk/policy/student_fees.pdf)