



Student Finance Policy

June 2026

This policy explains how the University manages student financial matters. It applies to all students and outlines tuition fees, payment arrangements, support options, debt management and responsibilities. It sets expectations for payment, consequences of non-payment and processes for managing student financial accounts.

Contents

1	Introduction.....	1
2	Principles	1
3	Additional course costs	2
4	Provision of information to students	2
5	Tuition fee payment	2
6	Tuition fee deposits.....	3
7	Payments for undergraduate students	3
8	Payments for postgraduate taught students.....	4
9	Payments for postgraduate research students	4
10	Payment by a sponsor	4
11	How to make payments.....	4
12	Refunds and charges dates	5
13	Help and advice on payments	6
14	Recovery of student debt	6
15	Appendix A: Payment schedule (all fees).....	8

Related documents:

- N/A



Student Finance Policy

1 Introduction

- 1.1 The University of Hull (“the University”) is set up constitutionally as a charitable body, operating sustainably as a not-for-profit organisation. It reviews and publishes its fees annually, including Tuition Fees and other charges.
- 1.2 This Policy is intended to make clear to students and others how all major aspects of fee setting and collection will operate, alongside arrangements for recovery and penalty in event of financial default and the basis upon which refunds may be made in certain circumstances.

2 Principles

- 2.1 This Policy applies to all students whose fees are payable to the University, and to applicants where applicable, and any staff member who enrolls as a student. It does not apply to individuals enrolled on apprenticeship courses.
- 2.2 The Fees applicable to each course year, including sandwich placement years, are published on the [University website](#).
- 2.3 The University sets all University fees (with the exception of Hull York Medical School fees, which are determined by the HYMS Strategic Planning Group) on an annual basis. The basis on which student fees are set is the following:
 - A Undergraduate students eligible for Home Fee Status
- 2.4 The UK Government currently sets the maximum tuition fee chargeable for undergraduate students who are eligible for home fee status.
- B Basic and maximum fee levels
- 2.5 The University is registered with the Office for Students (OfS) as an Approved (fee cap) category institution and is therefore able to charge fees above the basic amount for “qualifying persons” on “qualifying courses.”
- 2.6 “Qualifying Persons” on “qualifying courses” are determined by regulations set out in the Higher Education and Research Act 2017¹. The regulations provide the following definitions:
 - 2.7 Qualifying persons are defined in Regulations 4-6 of the above legislation. This currently includes most Home students but excludes most EU and other international students.
 - 2.8 Qualifying courses include most undergraduate courses and postgraduate initial teacher training courses but exclude most other postgraduate courses. The courses are listed as designated courses in The Higher Education (Fee Limit Condition) (England) Regulations 2017.
- 2.9 The basic and higher fee caps are determined by the Secretary of State as part of the Higher Education and Research Act 2017 and may be changed. [The fee caps are published on the OfS website](#). In addition to the full-time undergraduate fee cap, the current fee regulations also include a fee cap for part-time students (regardless of how

¹ The current regulations are the Higher Education (Fee Limit Condition) (England) Regulations 2017 (SI 2017/1189), as subsequently amended, including by the Higher Education (Fee Limits and Fee Limit Condition) (England) (Amendment) Regulations 2025 and 2026.



many credits are taken at any one time), study years abroad, sandwich placement years, and accelerated degrees.

- 2.10 If the University wishes to make any variations to the fees it charges as a result of changes to fee caps, any variations (and the processes and communications relating to them) need to comply with consumer protection law and regulatory requirements.
- 2.11 The University has taken the decision to charge the maximum tuition fee for undergraduate students on the recommendation of Senate and the University Leadership Team (ULT).

C Students other than undergraduate students eligible for Home Fee Status

- 2.12 For students and courses where the University has discretion to determine fee levels, rates are set with due regard to financial viability and market forces. This includes fees for all international students, most postgraduate taught students (excluding Initial Teacher Training) and all postgraduate research students. The University currently charges the [Research Councils UK \(RCUK\)](#) maximum studentship fee to full-time postgraduate research students who are eligible for home fee status.
- 2.13 The University adheres to Government guidance when determining inflationary uplifts to fees for which it has discretion. [The official index referenced by the University is RPI-X.](#)
- 2.14 For all fee categories where there is discretion, proposed fee rates are recommended by the Fees and Scholarships Group (FSG) to the ULT, who will then recommend to Senate for subsequent recommendation to Council for final approval.

3 **Additional course costs**

- 3.1 All costs that relate to items that are essential to complete a course of study and incur an additional fee are highlighted on the “additional costs” tab in the “fees and funding” section of the course information pages on our website. These costs are additional to the tuition fee.

4 **Provision of information to students**

- 4.1 The University publishes full information on its fees and the financial support offered to students on its website, in the prospectus, and via individual communications. This includes highlighting that fees may be subject to permitted inflationary increases, and details of the eligibility criteria and awarding processes for financial support offered by the University. Information is provided on the statutory support available to students on the University website and via individual communications. Signposting is also provided around the potential impact of financial support on state benefits.
- 4.2 Tuition fees for all student categories, for new entry are published on the University Website. For continuing students, the fee is visible in the [MyHull Portal](#).

5 **Tuition fee payment**

- 5.1 The University charges a [tuition fee deposit](#) for undergraduate and postgraduate entrants.
- 5.2 At the beginning of a programme of study, it is a student’s obligation to ensure they have the ability to pay all tuition fees, as stated in the student contract.
- 5.3 The University reserves the right to apply sanctions to those students who persistently refuse or fail to pay tuition fees in accordance with the University’s standard payment



policy. Such sanctions may include the withdrawal of library lending facilities, the removal of access to ICT services, the withholding of transcripts, and ultimately withdrawal from programme of study.

- 5.4 Any student with a tuition fee debt to the University will not be permitted to enrol for the next year of their programme of study, or any new programme, until the debt has been paid in full, or a repayment schedule that is satisfactory to the University has been agreed.
- 5.5 Students with a tuition fee debt at the end of their programme of study will not be allowed to attend the graduation ceremony, and certification will be withheld until said debt is paid in full.
- 5.6 The University reserves the right to pursue outstanding tuition fees via debt collection agencies and may use legal proceedings in severe cases along with any relevant debt collection charges.
- 5.7 In addition to fees, students may be liable for charges such as: Library fines for overdue books, accommodation costs, including damage and misconduct fines.
- 5.8 Any debt owed to the University remains outstanding and payable regardless of a student's status, until cleared. It therefore extends to periods after a student has completed or ceased their course of study and is no longer enrolled at the University.

6 Tuition fee deposits

- 6.1 All international students (those determined as overseas for fees purposes) are normally required to pay a tuition fee deposit is £4,000 before a course place is confirmed.
- 6.2 International students from the following countries are required to pay a deposit of £6,000: Nepal, Sri Lanka and India.
- 6.3 International students from the following countries are required to pay a deposit of £10,000: Bangladesh, Ghana, Nigeria and Pakistan.
- 6.4 Once the deposit is paid, the deposit will be deducted from the course tuition fee and included in the student Confirmation of Acceptance for Studies (CAS) if required. The remaining tuition fee balance will be split over 4 instalments.

7 Payments for undergraduate students

- 7.1 A student is personally responsible for the payment, on time, of all Fees and Charges incurred in their name, unless by specific arrangement as outlined in this Policy. The University recognises that many students decide to rely on funding from another source, such as the Student Loans Company (SLC) to meet their obligations. In this instance, it is the student's responsibility to ensure they are eligible for the loan and have taken all necessary steps to secure the loan to ensure its timely payment. The University will not accept any responsibility for students who have failed to check their eligibility or have received a loan using incorrect information.
- 7.2 Students with an in-principle agreement for a loan to cover their fees can use this to enrol however if for any reason they become ineligible for the loan the student will be fully liable for any unpaid fees and subject to debt recovery as detailed in this policy.



8 Payments for postgraduate taught students

A Student Loan Company funding

- 8.1 A student is personally responsible for the payment due at each liability for all Fees and Charges incurred in their name, unless by specific arrangement as outlined in this Policy.
- 8.2 As the SLC pay Postgraduate loans directly to the student, all Postgraduates are classed as self-funding.

B Hull Online

- 8.3 Hull Online Fees and Cancellation Policy can be found on [the Hull Online website](#).

9 Payments for postgraduate research students

- 9.1 A student is personally responsible for the payment, on time, of all Fees and Charges incurred in their name, unless by specific arrangement as outlined in this Policy.
- 9.2 Resubmission Fees, PhD by Published Works Fees, and Higher Doctorate Fees are due at the time of charging.

10 Payment by a sponsor

- 10.1 A student wishing to rely on a corporate sponsor, such as an employer or an organisation in their home country, must produce written evidence in the form of a sponsorship letter or financial guarantee showing the sponsorship terms on corporate letterhead on or before the point of enrolment. If this letter is not available at the point of enrolment, the student's status will be self-funded and a payment will be due.
- 10.2 Sponsors located outside the UK must also provide an email address to which invoices and correspondence can be sent. More information on what deems a sponsor can be found on [the University website](#).
- 10.3 The sponsor must be approved by the University of Hull, once approved the student may ask the University to invoice their sponsor for payment on the agreed date(s).
- 10.4 Students remain personally liable for ensuring that fees are paid, even if these are to be paid by a sponsor, if for any reason the agreed terms of payment by a sponsor are not met, the student be classified as self-funded and be liable for the fees.
- 10.5 If a student pays their fees to secure enrolment but later produces a sponsor's letter acceptable to the University, then a refund may be made to the student of the lesser of a) the amount paid by the student and b) the amount agreed in the sponsor's letter.
- 10.6 Elcas (MOD's Enhanced Learning Credits Scheme) students must ensure they have applied for the correct fee and dates before the University can invoice the sponsor.

11 How to make payments

- 11.1 The University's expected method of payment is online through [MyHull Portal](#); this is available 24 hours a day and is the quickest way for payments to be allocated to a student's account.
- 11.2 All tuition fees owing to the University must be paid in Pounds Sterling. All payments must be accompanied by the University ID number and name of the student to whom the payment relates.



- 11.3 The full list of current payment options is:
- MyFinance via MyHull Portal;
 - debit/credit in GBP; and
 - Flywire debit/credit cards and bank transfer in other currencies.
- 11.4 Students can create a Direct Debit to pay for their fees in the MyFinance section of MyHull Portal.
- 11.5 To be eligible to pay by Direct Debit instalments, students must have a UK bank account that accepts direct debits. Instalments can only be collected under the University's approved scheme.
- A Cash payments (in-person and counter deposits)
- 11.6 We have to comply with strict Government regulations designed to stop money laundering. Unfortunately, this means our payment methods are restricted to those detailed above.
- 11.7 Therefore, we do not accept cash payments in person or directly into the University bank account.
- 12 Refunds and charges dates**
- A Academic fees – refunds
- 12.1 If a student suspends their studies or withdraws from their programme before completion, they may be entitled to a refund of tuition fees if they have paid all (or a proportion) of the fee themselves. When a student leaves their programme, expected tuition fees will be recalculated dependent on the type of programme the student was attending, and the formal date the student left the course.
- 12.2 Fee liability is calculated depending on the start date of each course term date.
- 12.3 Any fee waivers or discounts awarded will be pro-rated accordingly.
- 12.4 Refunds will only be made to the same payee or account as the original payment, and by the same payment method.
- 12.5 Students who suspend on medical grounds who can provide the necessary evidence will not be charged for any repeat year when they resume studies.
- B Sponsored students (excluding Student Loans Company)
- 12.6 Refunds are only made to sponsors at the request of the sponsor and are calculated in identical fashion to a student refund. Where a sponsor has contributed a proportion of the fee, any refund will be made to the student in the first instance (until the refund exceeds the student's personal payment) unless the sponsor has specified that they will pay a percentage of any fees due.
- C Student Loans Company
- 12.7 Where a student has taken out a tuition fee loan, the University will notify the SLC of the last date of attendance and the student's liability for fees will be communicated to the SLC in the form of a Change of Circumstance.
- 12.8 If the Student Loan Company has overpaid the University, the Student Loan Company will clawback any overpayments from the University.



D Fee charge dates

12.9 If a student withdraws or suspends during their study fees are calculated, including any fee waivers and discounts, based on the date stated on the withdrawal or suspension form. Fees will be charged for every term of attendance at the University, in line with tuition fee loan dates set by Student Finance England. If the student leaves in term one, two or three, the following will be charged:

- a. Trimester one: 25% fees
- b. Trimester two: 50% fees
- c. Trimester three: 100% fees

E Withdrawal within 14 days

12.10 If a student decides to officially withdraw in their 1st year within 14 days of the course start date, there will be no tuition fee charged.

F Refund on programmes less than 15 weeks in length

12.11 There is no fee reduction for short programmes if a student withdraws, this includes pre-sessional English courses.

13 Help and advice on payments

13.1 Student Financial Services provide information on fee matters and, if required, will refer students to other University services for detailed or complex queries.

13.2 Students who are encountering difficulty in paying an agreed fee instalment on time, should consult with Student Financial Services to seek their advice and guidance. Students can contact the service by logging into the [Student Portal](#).

13.3 Students should refer to the University's website for information on support including scholarship arrangements.

14 Recovery of student debt

14.1 The University expects any fees to be paid promptly and in accordance with the fee payment options listed in section 8.

14.2 Reminder emails will be sent 14 and 7 days prior to the due date.

14.3 Students are encouraged to contact Student Financial Services as soon as possible to discuss any fee payment difficulties through the Student Portal.

14.4 The following reminders will be issued at the point the debt becomes due. It is the responsibility of the student to check messages through the Student Portal. Students can view all their financial records in the Finance section of the MyHull Portal.

A Payment on demand

Debt stage	Communication method	When sent?
1 st overdue debt letter	e-mail	14 days after due date
2 nd overdue debt letter	e-mail	28 days after due date
3 rd overdue debt letter	e-mail	42 days after due date



Debt stage	Communication method	When sent?
Final debt letter	e-mail	56 days after due date and every month thereafter
Referral to Third Party Collection Agency	No notice	Two months after receiving the final debt letter.

- 14.5 Further letters may be sent by post to the student's home address at the University's discretion if payment has not been received.
- 14.6 If any agreed repayment plans are not adhered to, the debt will be referred to the Universities 3rd Party Debt Collection Agency without notice.
- 14.7 The debt will remain with the external agency until paid in full. Legal action may be taken to recover the debt with the student becoming liable for further costs.
- 14.8 We reserve the right to remove access to our systems when tuition fees are overdue for payment.
- A Other outstanding fees and recovery charges
- 14.9 Students whose enrolment has not been terminated but who owe money relating to other Charges will not be prevented from graduating but will remain liable to the University for settlement of those Charges and may be subject to debt collection activity in relation to such Charges, even after graduating.
- 14.10 A student whose debt is referred to a debt collection agency will become liable for charges and interest, in addition to the balance of the debt owing to the University.



15 Appendix A: Payment schedule (all fees)

A September start

Course Type	First instalment due at enrolment	First instalment due within two weeks of enrolment	Four instalments Oct, Nov, Jan and Feb	Second instalment due last Thursday in Jan	Third instalment due last Thursday in Apr
Undergraduate	50%			50%	
Undergraduate with deposit	50%			50%	
PGT with deposit			25% x 4		
PGT without deposit	50%			50%	
PGT using a PG Loan		34%		33%	33%
PGR with deposit			25% x 4		
PGR without deposit	50%			50%	
PGR using a Doctoral SFE Loan		34%		33%	33%
PGR writing up	100%				



B January start

Course Type	First instalment due at enrolment	First instalment due within two weeks of enrolment	Four instalments Feb, Mar, May and Jun	Second instalment due last Thursday in May	Third instalment due last Thursday in Aug
Undergraduate	50%			50%	
Undergraduate with deposit	50%			50%	
PGT with deposit			25% x 4		
PGT without deposit	50%			50%	
PGT using a PG Loan		34%		33%	33%
PGR with deposit			25% x 4		
PGR without deposit	50%			50%	
PGR using a Doctoral SFE Loan		34%		33%	33%
PGR writing up	100%				



C May start

Course Type	First instalment due at enrolment	First instalment due within two weeks of enrolment	Four instalments, Jun, Jul, Aug and Sept	Second instalment due last Thursday in Sept	Third instalment due last Thursday in Dec
Undergraduate	50%			50%	
Undergraduate with deposit	50%			50%	
PGT with deposit			25% x 4		
PGT without deposit	50%			50%	
PGT using a PG Loan		34%		33%	33%
PGR with deposit			25% x 4		
PGR without deposit	50%			50%	
PGR using a Doctoral SFE Loan		34%		33%	33%
PGR writing up	100%				