

FINANCIAL ARRANGEMENT POLICY 2021/22

Introduction

This Policy applies to all undergraduate and postgraduate taught students and researchers (doctoral and other) at Brunel University London (the University).

Students enrolled on courses at the University are liable for their tuition fees, accommodation fees (where applicable) and other student fees as outlined in the [Student Financial Policy](#) which contains information on the payment schedules for students.

Non-payment of tuition fees could result in de-registration from the course or the withholding of exam results or final qualification award (a student may be prevented from graduating). Non-payment of accommodation fees could result in the student not being able to book accommodation for the subsequent academic year. Where payment is not made and a Financial Arrangement has not been put in place the debt may be passed to a debt collection agency for retrieval. Interest and administration charges may be applied in this situation.

Brunel understands that there may be a change in student circumstance which results in the student being unable to make the payment dates as noted in the Student Finance Policy or their Licence / Tenancy agreement. In these circumstances there may be scope for an individual Financial Arrangement (or payment plan) to be agreed in order to support the student's continued study. Students experiencing difficulties are encouraged to seek help and advice, at the earliest opportunity, in order to avoid disruption to their studies.

Financial support for students

Brunel provides a variety of financial support for its students. If students find themselves in financial difficulties, they should be directed towards the most appropriate support.

[Budget planning](#): Planning and sticking to a budget is the most valuable financial management tool. More information on this can be found through the Student Centre (Brunel Help) or through the Union of Brunel Students.

[Hardship Fund](#): When something unexpected has happened, students may be eligible for support through the Hardship Fund. This fund cannot be used for tuition fees and is designed to prevent an unforeseen change in the student's financial circumstances interfering with their ability to study. Emergency loans are also available for small amounts of money, but these have to be paid back to the university. Further details can be found here: [University Hardship Fund Policy 2021 2022 \(brunel.ac.uk\)](#)

[Financial Arrangement](#): When something unexpected has happened, students may be eligible for a Financial Arrangement which could revise the payment schedule for fees in light of

changed circumstances. This may mean that the timing of when fees are payable can be altered, but it would not change the total amount of fees due.

Financial Arrangements (Payment plans)

A Financial Arrangement can be put in place for students who are struggling to meet the set payment schedule due to a change in circumstance causing cash flow problems. A Financial Arrangement does not decrease the fee obligation, does not extend the period by which fees will need to be paid and will only be in place for a set period of time.

Financial Arrangements can be used for tuition and accommodation fees owed to Brunel. They cannot be used for any other fees.

A Financial Arrangement will only be put in place when agreed between Brunel and the student and will not automatically be applied to any account.

Applying for a Financial Arrangement

Students may apply for a Financial Arrangement to help with payment of tuition fees or accommodation charges.

Students will be advised of the details of the process they should follow to apply for a Financial Arrangement and this may be updated from time to time to reflect operational requirements and system improvements. However, the general principles of the policy are the following:

- Financial Arrangements are only one of the options available to help students who are in financial difficulty – students should always be made aware of the other options available to them as outlined in the “Financial Support for Students” section.
- In order to be eligible to be considered for a Financial Arrangement, students must meet certain criteria which are outlined in the Internal Appendix to this policy. These criteria must be applied to all students in order to ensure consistency of the student experience.
- All agreed Financial Arrangements must be reflected in SITS in order for the student’s debt to be rescheduled.
- In exceptional circumstances students may be able to arrange a face to face appointment with the Student Finance team to discuss a payment plan outside of the normal parameters, and in this situation the student may be asked to provide additional information to support their case – however there is no guarantee that an alternative payment plan will be agreed and in this case the Head of Student Finance will make the final decision.

Non-payment of Financial Arrangement

Non-payment of tuition fees could result in de-registration from the course or the withholding of exam results or final qualification award (a student may be prevented from graduating).

Where payment is not made and a Financial Arrangement has not been put in place the debt may be passed to a debt collection agency for retrieval. Interest and administration charges may be applied. Defaulting on a Financial Arrangement may mean the student is not eligible for another Financial Arrangement in the future.

Parameters and Restrictions

Brunel is not a lender and therefore will only arrange a payment plan for fees due to the University. There is no provision for funds to be provided to the student for payment at a later date (excluding the emergency loan procedure mentioned above).

All tuition fee Financial Arrangements must conclude by the normal date of the final instalment for the applicable course commencement date and mode of attendance, as detailed in the Student Finance Policy.

All student accommodation arrangements must conclude one month before the end date for accommodation, in line with the contractual period outlined in the Licence / Tenancy Agreement.