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Fees Policy 2016/17

This policy sets out important financial aspects governing your time at the University of Reading (“the University”). It should be read alongside your Terms and Conditions and your Offer Letter. The information contained within this policy forms part of the contract between you and the University.

This policy will be reviewed annually and may be revised for the new cohort of students. If, exceptionally, any change is made to it which relates to existing students, such change will be made and notified to you in accordance with your Terms and Conditions.

1. What are my Tuition Fees?

You are required to pay the Tuition Fees applicable to your Programme.

Your Tuition Fees will be determined based on your fee status, your mode of attendance for each period of enrolment and the fee regime in force at the time of your initial enrolment.

Details of your Tuition Fees will be set out in your offer letter.

Tuition Fees are normally fixed for the normal duration of your Programme unless:

- your Offer Letter sets out that your Tuition Fees will increase. In this case the Offer Letter will say the amount of any increase or the manner in which it will be calculated;
- there is a change to the fee regime, such that we are permitted by law to increase your Tuition Fees; or
- you decide to defer your enrolment at the University or you decide to suspend your studies.

All Tuition Fees are in GBP £ sterling, unless stated otherwise.

1.1. Undergraduate Students

(a) Home/EU Undergraduate students*

The University’s standard Tuition Fees for:

- Home undergraduate students
- EU undergraduate students*; and
- PGCE students

can be found here.

The Tuition Fees apply to full time students and are pro-rated accordingly for part-time students.

These Tuition Fees are the maximum amount of Tuition Fees that an institution may charge, based on rules set by the UK Government.

(b) Island Undergraduate Students

The University’s Tuition Fees for Island undergraduate students can be found here.

The Tuition Fees apply to full time students and are pro-rated accordingly for part-time students.

The maximum amount of Tuition Fees an institution may charge is set by agreement with the relevant Island Government, which currently states that fees will not exceed the
maximum fee cap set for Home and EU undergraduate students

This applies to students from Jersey, Guernsey and the Isle of Man.

(c) International Undergraduate Students

The University’s Tuition Fees for full time International Undergraduate students can be found here and are set out in your Offer Letter. The Tuition Fees will be pro-rated accordingly for part-time students.

(d) Equivalent or Lower Qualification (ELQ) Students

If you are a UK and EU undergraduate student who already has a Higher Education qualification (regardless of the awarding institution) and who is now studying for an equivalent or lower qualification, you are unlikely to be entitled to Student Finance Authority funding to cover your Tuition Fees or living costs.

ELQ students who started their programme before 2012 may be charged a higher fee than those without a qualification. Students starting from 2012 onwards will be charged the same fees as UK/EU students without qualification.

1.2. Postgraduate Taught (“PGT”) Students

Tuition Fees for PGT students are set for each cohort of the Programme, and may increase for new cohorts commencing the Programme each year.

(a) Home/EU PGT Students*

The University’s Tuition Fees for full and part-time Home/EU PGT students can be found here and are set out in your Offer Letter.

(b) Island PGT Students

The University’s Tuition Fees for full and part-time Island PGT students will not exceed the maximum fee set by the University for Home/EU students. The Tuition Fees can be found here and are set out in your Offer Letter.

This applies to students from Jersey, Guernsey and the Isle of Man.

(c) International PGT Students

The University’s Tuition Fees for full and part-time International PGT students can be found here and are set out in your Offer Letter.

1.3. MBA Students

The University’s Tuition Fees can be found here and are set out in your Offer Letter.

1.4. Postgraduate Research (“PGR”) Students

The University’s Tuition Fees for new postgraduate research students can be found here (http://www.reading.ac.uk/graduateschool/prospectivestudents/gs-pgrfees.aspx) and are set out in your Offer Letter.

The University’s Tuition Fees for continuing postgraduate research students can be found here (http://www.reading.ac.uk/graduateschool/currentstudents/gs-feescontinuing.aspx) and are set out in your Offer Letter.

Research Expenses/Supervisory Visit Fees are payable in addition to Tuition Fees for some doctoral research Programmes. If Research Expenses/Supervisory Visit Fees are payable
then these will be set out in your Offer Letter.

The University aligns its Tuition Fees for PGT Students with the levels set out by the RCUK, which are not published until the start of the year in which students will commence their studies. This means that the Tuition Fees published prior to that date will be indicative only and the University will increase Tuition Fees for PGT Students in line with the published RCUK Fees for new students. If you have accepted an offer from the University prior to the Tuition Fees being finalised, you will be notified of that in your Offer Letter and you will be provided with full information on Tuition Fees as soon as it is available.

1.5. International Foundation Programme Students

The University’s Tuition Fees for International Foundation Programme students can be found here and are set out in your Offer Letter.

1.6. Part-time Students on Undergraduate and PGT Programmes

If you are a part-time student you will have your part time Tuition Fees fixed at your point of entry for the normal duration of the Programme.

Part time students cannot register for more than 90 credits, or 75%, of a full time equivalent year. Tuition Fees are calculated according to the criteria shown below:

- If the charge is per year of study, it will cover the standard expected credits for the year – normally 60 which is 50% of a full time programme.
- If a student takes less than the standard number of credits for their award in a year of study, the fee will be reduced to reflect the total number of credits taken in the year.
- If a student takes more than the standard number of credits for their award in a year of study, the additional module(s) will be charged at the appropriate credit rate.
- If the charge is based on the number of credits taken, the charge will be made based on the credits and will cover only those credits.

*A note concerning EU Students: Following the result of the EU Referendum for the UK to leave the European Union, the arrangements for EU students applying for entry to the University from 2017/18 onwards are subject to change on the advice of the UK’s Government.

2. Fee Status

2.1. What is my fee status?

Your fee status is determined according to set criteria provided by the UK Council for International Student Affairs (UKCISA). These are set out on the UKCISA website, which is available here.

2.2. Can my fee status change during my studies?

An assessment of a student’s fee status will apply for the duration of the programme, except in a small number of cases as indicated below, where it can be reviewed:

- You or a relevant family member obtains EU nationality and has been ordinarily resident in the EEA or Switzerland for the three year period before the first day of the first academic year of your Programme. In this circumstance your fee status will be reviewed and may be changed from the start of the next academic year of the Programme. In this case, no refunds or credits for previous Tuition Fees paid in previous years will be considered.
• The country, of which you are a national, accedes to the EU and you have been resident in that country, the EEA or Switzerland for the three year period before the first day of the first academic year of your Programme. In this circumstance your fee status will be reviewed and will normally be changed from the start of the next academic year of the Programme. However, if the status is changed from the start of the next academic year, no refunds or credits for Tuition Fees paid in previous years will be considered. Exceptionally, if the status is changed from the start of the Programme, you will be refunded any overpayment of Tuition Fees.

• You, or a relevant family member, are granted refugee or humanitarian protection status part way through the Programme. In this circumstance your fee status will be reviewed and will normally be changed from the start of the next academic year of the Programme. However, if the status is changed from the start of the next academic year, no refunds or credits for Tuition Fees paid in previous years will be considered. Exceptionally, if the status is changed from the start of the Programme, you will be refunded any overpayment of Tuition Fees.

A “relevant family member” is defined by the relevant fees regulations and the definition of it is found link. This definition is beyond the control of the University as it is set by the Government and as such the University accepts no liability for any changes to it.

These rules concerning fee status reflect the current legal position. Following the result of the EU Referendum for the UK to leave the European Union, the arrangements for EU students applying for entry to the University from 2017/18 onwards are subject to change on the advice of the UK’s Government. Applications for changes in fee status after that date may also be subject to change.

In each of these categories additional definitions and restrictions may apply when reviewing your fee status. These will be explained at the time of any review.

All requests for a review of fee status should be sent to the Manager Student Financial Support using the email address studentfunding@reading.ac.uk.

3. Will the University increase my fees?

The University will not increase Tuition Fees during the course of an academic year.

The University will not normally increase Tuition Fees during a Programme, except as set out in section 1 of this policy.

4. Will my fees change if I agree changes to my studies?

4.1. Withdrawing or suspending your studies

(a) Undergraduate students and postgraduate taught students

If you suspend or withdraw your studies, you will be liable for Tuition Fees in accordance with the provisions of clause 10 of the Terms and Conditions.

If you suspend and then wish to return to the University on a date outside the academic year in which you suspended, you may be charged according to the fee structure in force at the time you resume your studies. This means your Tuition Fees may be different to those in force at your initial enrolment.

If you are returning from suspension and were charged for, but did not take, the original assessment, you will not be required to pay a further Tuition Fee for that assessment unless you are also receiving or entitled to receive further teaching. This does not apply to students who have taken the original assessment and are taking a resit.
(b) PGR students

If you suspend your studies then your Tuition Fees will be reduced pro-rata for the equivalent period of time. When you resume your studies further Tuition Fees will be charged, which may be at the rate applicable for the year in which you are resume your studies. This means your Tuition Fees may be different to those in force at your initial enrolment.

If you withdraw from your studies then your Tuition Fees will recalculated pro-rata rounded up to the nearest month.

4.2. Part Time Programmes Running Over Multiple Years

Where possible the University will seek to approve and publish fees for the whole duration of a part time programme taking into account the expected fee increases for subsequent periods of study. For Student Finance Authority funded undergraduate programmes, the maximum fee cap is set by BIS and may be subject to change each year.

Any whole duration fee published will be done so on the assumption that all modules are passed first time and that any progression does not include a break in study or suspension.

Where students are required to retake modules additional fees may be due.

4.3. Mode Shift and Module Credit Fee Charging

Sometimes students on full time awards may switch to a part time equivalent.

If you change your mode of attendance in this way, rather than transferring between programmes, you can defer the charges for any module(s) not taken (but paid for as part of a whole award or year fee) until you are able to take the module(s) as part of the part time award.

Refunds in respect of modules where your commenced study and subsequently withdraw will be subject to the provisions of the standard refund provision.

4.4. Fee Variation for Alternative Study Patterns on Standard Awards

Sometimes it will be necessary for students to change how they study their awards either by taking fewer modules or by taking more. Depending on the mode of attendance and programme of study this may result in additional fee charges or a reduction in fees.

If a change results in a student studying fewer than the standard credits:

- If the original charge is per award or per year the fee will be reduced if the total number of credits taken drops below the threshold for full time status.
- If the original charge is by credit, the fee charged will be reduced to reflect the number of credits actually taken.

In all cases where students have commenced study on a module and withdraw from it as part of the change in mode of study, a partial charge for the withdrawn module may be charged.

4.5. Undergraduate Students Switching from Honours to Non-Honours Awards

There is no reduction in the fee if you opt to change to a non-honours award.

5. Tuition Fee Loans

If you are a UK/EU students on a designated undergraduate or PGCE Programme you may be eligible for a Tuition Fee loan (“the Loan”) from the relevant Student Finance Authority (“the Authority”).
You are responsible for entering the correct Programme and fee information when applying for a Loan from the relevant Authority.

It is your responsibility to apply for a Loan for each year of study, in a timely manner and for the correct Programme, programme year and amount, and to inform the Authority of changes to your household circumstances.

During online registration, if you are being funded through an Authority, you must follow the instructions on the sponsorship screen to ensure that the University can manage collection of your Tuition Fees.

However, please note that the University is required to adhere to a final assessment on eligibility and entitlement to a Loan made by the Authority. Regardless of University provisions, policy and regulations, all students in receipt of funding from Student Finance are ultimately subject to the provisions of the Student Support Regulations in regards to maximum funding and maximum number of repeat years.

If, by the date of registration, you are waiting for confirmation of your Loan from the Authority or after the date of registration your application for a Loan is rejected, you should contact Student Financial Support (studentfunding@reading.ac.uk) as soon as possible to discuss your options.

6. When do I pay?

You must pay your Tuition Fees in full at or before registration unless the following applies to you:

- You are receiving a loan from one of the Student Finance Authorities; or
- You have provided evidence of sponsorship from an approved sponsor; or
- You are eligible to pay the tuition fees in instalments (please see below).

If you pay by module, you must pay the relevant module fee before or at registration.

6.1. Payment by instalment

You may pay your Tuition Fees to the University in two instalments if all of the following conditions apply:

- You are charged the full amount of the Tuition Fee at the start of your Programme (i.e. you are not billed by module); and
- the amount of the Tuition Fees owed at enrolment is greater than £2,000 per year; and
- your Programme runs for longer than 10 weeks.

If this applies to you, the instalments must be paid as follows:

<table>
<thead>
<tr>
<th>First instalment</th>
<th>Before or at registration at the latest</th>
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<tbody>
<tr>
<td>Second instalment</td>
<td>The first day of the second term</td>
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</table>

You may pay your Tuition Fees to the University in three instalments if one of the following conditions applies:

- Your Tuition Fees are paid through a U.S. Direct Loan which is disbursed in three instalments; or
- Your Tuition Fees are funded by the Student Loans Company as a Postgraduate Loan.
6.2. Payment following transfer from another institution

If you have an approved Tuition Fee Loan and transfer to the University following enrolment at a different institution, the University will expect to receive Tuition Fee funding from the start of the next liability period following the transfer in accordance with clause 10 of the Terms and Conditions (or the relevant updated table).

7. How do I pay?

Full or partial payment of fees can be paid by one or more of the methods below:

- As part of the online enrolment process via your University portal
- By credit or debit card either in person at the Receipts Office or online https://www.webpay.reading.ac.uk/studentpayments/
- By GDP (£) Sterling cheque (drawn on a UK bank and made payable to the 'University of Reading', with the student name, student number and programme on the reverse). Cheques can be posted to the address on the Finance pages of the University website.
- International Funds Transfer to the bank account [to add].
- Cash GBP (£) Sterling only if no other payment method is available. Cash must NOT be sent by post.
- Sponsorship.

The following link provides further information regarding all payment methods: http://www.reading.ac.uk/individual/finance/fcs-Waystopay.aspx.

If you experience difficulties in paying by any of the above methods you must contact the Receipts Office immediately. The Receipts Office will be able to advise on alternative ways to submit payment. The contact details for the Receipts Office can be found at http://www.reading.ac.uk/individual/finance/Tafs/tafs-receipts.aspx.

Your Tuition Fees may be paid by a third party. It is a condition of the University accepting payment by a third party that you consent to the University contacting the original payer concerning matters relating to your Tuition Fees, including to process refunds.

7.1. Allocation of money paid against money owed

During your time at the University, you may owe money for a number of different things, such as Tuition Fees, accommodation fees or Additional Fees (for example, payment for field trips).

When you pay money to the University, by any of the mechanisms set out above, you may, if you wish, indicate what the money paid is for. For example, although you have outstanding Tuition Fees, you may wish to make sure money paid to us goes towards a field trip or your accommodation fees. It is your responsibility to make the University aware of any preference you have when paying money to us. Money received and allocated cannot be reallocated at a later date.

If you do not indicate the item for which a particular payment is for, money paid to us will be applied as follows:

(a) Tuition Fees; then

(b) Accommodation fees and charges; then

(c) Any other item, and if more than one, in the order in which these other items became payable.
8. Your obligations to the University

If you are being sponsored, wholly or in part, you must provide evidence of sponsorship to:

<table>
<thead>
<tr>
<th>Situation</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>During the admissions process</td>
<td>The Admissions Office</td>
</tr>
<tr>
<td>If you are a current undergraduate or PGT student</td>
<td>Student Credit Control</td>
</tr>
<tr>
<td>If you are a current PGR student</td>
<td>The Graduate School</td>
</tr>
</tbody>
</table>

This must include the full amount of sponsorship and details of the sponsor. You will not be able to complete registration until the University has received confirmation of sponsorship from your sponsor and this has been approved by the University and/or the Tuition Fees are paid by the student or your sponsor.

If you are entitled to a refund of Tuition Fees or any other monies received by the University, for any reason, sponsorship or bursary amounts will be returned to your sponsor, and not to you, in accordance with the terms of your sponsorship arrangement.

9. What happens if I don’t pay my Tuition Fees?

You have ultimate liability for the payment of your Tuition Fees.

9.1. Responsibility for payment

You remain responsible for the Tuition Fees even where sponsorship agreements have been approved.

The University will ultimately always seek to recover Tuition Fees directly from students in cases where payment from other approved sources is not forthcoming.

The only exception to this is for students on programmes directly commissioned by a third party and where the programme enrolment is at the request of an employer. In such circumstances, where sponsorship is withdrawn or payments default, you will be withdrawn from the Programme. A commissioned programme is one where an employer or organisation has contracted the University to supply educational services.

If you or the University withdraws you from your Programme, the amount of the Tuition Fees to be paid or refunded as appropriate is calculated in accordance with section 10 of the Terms and Conditions, or the relevant liability table published each year here.

9.2. Non-payment of Tuition Fees

If, for any reason, you are unable to pay your Tuition Fees by the date they are due, you should contact Student Credit Control at link or the Front Office Manager – Finance Transactional Services or Head of Transactional Services at link. In cases of genuine difficulty, the University will take reasonable steps to support you, which may include agreement to payment by instalments or another payment plan arrangement. Please note that the University has no obligation to agree alternative arrangements.

The University reserves the right to take appropriate action against students who fail to pay their Tuition Fees, or make satisfactory arrangements to pay in line with the Fees Policy.

On initial default, unless alternative arrangements have been agreed, Student and Applicant Services may withdraw your student IT rights or disable your student ID card and any controlled access privileges.

Should you continue to fail to make arrangements to pay your Tuition Fees or should you default in meeting agreed payment terms the University may, at its discretion (and where
applicable following the appropriate process):

- not permit you to re-register and/or withdraw you from the programme of study;
- not issue you with a final award certificate;
- not permit you to attend the Graduation Ceremony; and/or
- not be issued with any academic reference.

This may include legal action to recover unpaid Tuition Fees and/or withdrawal from your Programme.

The University will refer unpaid accounts to legal debt recovery and/or external agencies to pursue payment. The University will also seek recovery of the costs associated with the legal process.

If you are in the UK under a Tier 4 visa, suspension of or withdrawal from your programme of study will result in the University of Reading notifying UKVI of this.

9.3. Charges

In addition, the University will charge a late payment administration fee at the following rate at each payment point in which all, or any, of the Tuition Fee remains unpaid.

<table>
<thead>
<tr>
<th>Debt</th>
<th>Fee</th>
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<tbody>
<tr>
<td>less than £1,000</td>
<td>£40</td>
</tr>
<tr>
<td>£1,000 but less than £10,000</td>
<td>£70</td>
</tr>
<tr>
<td>£10,000</td>
<td>£100</td>
</tr>
</tbody>
</table>

The payment point is in week 5 of each term and the late payment charge is applied to outstanding payments at that point. This is the case even if a prior charge has already been applied in preceding terms.

If you do not make payments due to us by the date on which they are due, the University may charge interest on to you on the overdue amount at the rate of 2% a year above the Bank of England base rate from time to time. This interest will accrue on a daily basis from the due date until the date of actual payment of the overdue amount. You must pay us interest together with any overdue amount.

10. What do my fees cover?

10.1. What do fees cover?

Your Tuition Fees cover the provision of tuition for your Programme and of academic, pastoral and other resources made available to you while you are a Student.

You may, as part of your Programme, have to pay some Additional Costs, as described in the Terms and Conditions. These are set out in your Programme Specification or, for optional modules, the relevant module description form.

Your Tuition Fees do not cover your accommodation or living costs. An Affordability Calculator can be found here.

10.2. Resit Fees

If you have taken the original assessment for your programme and are taking a resit, you will be required to pay the appropriate fee. These fees are set out here.

However, if you have been granted the status of DNS (deemed not to have sat) as a result of a successful claim for extenuating circumstances, no resit fee will be applied.
10.3. Postgraduate Taught Students Writing Up Fees

Where you have applied for and been granted an extension to the write up of your dissertation, a writing up fee will be applied in accordance with the University's current Fees Table.

10.4. Additional Terms for PGR students

PGR students have some additional terms regarding fees as follows:

(a) Extension of research registration period

In the exceptional case where you have applied for and been granted an extension of your research registration period, you are required to re-enrol on payment of the appropriate fee. You may not re-enrol after your Maximum Registration Date unless this has been formally agreed by the Dean of Postgraduate Research Studies and you have been invited to do so.

(b) Research Students’ Writing Up/Continuation Fees

If you have passed your Minimum Registration Period and are considered to be “writing up” then the Continuation Fee will be payable thereafter.

Your School/Department will determine whether you qualify for the Continuation Fee based on whether you have passed the Minimum Registration Period and whether you are writing-up your thesis.

To find further information about the Continuation Fee please see Fees beyond the Minimum Registration Period at http://www.reading.ac.uk/graduateschool/currentstudents/gs-feescontinuing.aspx

(c) Research Examination Period and Re-examination Fees

Tuition Fees for PhD students cease to be due from the point of submission of the thesis to the Examinations Office in accordance with the University’s rules on submission. An appropriate refund of the Continuation Fee may be payable depending upon the timing of the thesis submission. For further information please see Fees beyond the Minimum Registration Period at http://www.reading.ac.uk/graduateschool/currentstudents/gs-feescontinuing.aspx

Following your viva voce examination you may be required to:

- undertake Major or Minor Amendments. In these cases you are not required to pay a resubmission fee.
- resubmit following a Failure within a further 3 years (and be fully re-examined). In this case you are required to pay a re-examination fee.

10.5. Placement years

You will be required to pay 15% of the total annual Tuition Fee whilst on your placement year.

11. When might my fees be refunded? How do I apply for a refund?

11.1. Refunds on suspension or withdrawal

Refunds of Tuition Fees as a result of suspension or withdrawal from the University will be determined and calculated in accordance with clause 10 of the Terms and Conditions.

Payment of a refund in these circumstances is dependent upon you following the correct
procedure for suspension or withdrawal. The University is not liable for you failing to follow the correct procedure in this regard.

The University will deduct the value of any scholarship or bursary paid to you from any refund.

A refund in excess of the prescribed levels will only be considered if a withdrawal or suspension is due to serious and unforeseen exceptional circumstances. In such circumstances you should seek advice from a member of the Student Support Centre.

11.2. Changes by the University

If the University cancels an award or compulsory module meaning you are prevented from completing that award or compulsory module, you will receive an automatic full reduction of Tuition Fees for the relevant award or compulsory module.

11.3. You do not meet the terms of your offer

If you do not meet the terms of the offer made to you, or you do not get the visa you need to study at the University, and you have already paid some or all of the Tuition Fee, the University will refund Tuition Fees already paid.

11.4. Method of repayment

Refunds will only be made via the method and account used for the original payment. As such, if someone else has paid your Tuition Fees, the refund will be made to that person or organisation. Refunds will not be made in cash.

Refunds will be made as quickly as reasonably possible.

11.5. Circumstances in which refunds are not due

There is no refund available of non-refundable deposits.

There is no reduction or refund available if the duration of a module is one teaching block (normally 15 weeks or less) and withdrawal takes place after the official start date of the module.

There is no reduction or refund available in respect of module(s) where the credit has been awarded, or recommended, following the completion of the process of assessing a claim for Accredited Prior Experiential Learning (APEL).

The University does not refund monies to students that they have not paid but that are accounted for on the student record in the form of fee reductions, scholarships or bursaries.

12. Do I have to pay a deposit?

You will be required to pay a deposit of £1,000 (unless an exemption listed at paragraph 11.2 applies) if you are:

• an International postgraduate taught student at the University (including the Henley Business School); or
• a Home/EU postgraduate taught student in the Henley Business School.

You will be required to pay a deposit of £500 if you are studying on the University’s Pre-sessional English programme.

Payment of the deposit is a condition of acceptance. It is also required in order for students requiring a Tier 4 visa to be issued with a Confirmation of Acceptance for Studies (CAS).
The balance of your Tuition Fees is payable at enrolment.

a. Is my deposit refundable?

Deposits are non-refundable, unless:

• you fail to meet the conditions of your offer;
• you are unable to be issued with a visa; or
• you decide to cancel your contract with the University within 14 days of the later of your acceptance of the offer or the University receiving the deposit monies.

b. Am I exempt from paying a deposit

You are not required to pay the deposit of £1,000 if you are:

• sponsored in full by a Government (UK or other);
• sponsored for the full tuition fees by the University;
• sponsored in full by another (UK or non-U.K) Educational institution;
• sponsored in full by an International Scholarship Agency (e.g. a Chevening Scholarship)
• in receipt of US Federal loans or any other US Government Financial Aid which is certified and received by the University.

In each case you must provide the University with proof of sponsorship as requested by it.

13. Where can I find more information?

This section of the Fees Policy provides you with links to additional information. It does not form part of your terms and conditions with the University. The University is not responsible for the content of external sites.

If you have any questions arising from this Fees Policy or these sites, you should contact Student Financial Support and Helpdesk Manager.

• The relevant Student Finance authority or www.gov.uk can provide more information on student tuition fees.
  • Student Finance England
    https://www.gov.uk/browse/education/student-finance
  • Student Finance Wales (SFW) or Local Education Authority (LEA)
    http://www.studentfinancewales.co.uk/
  • Student Finance Northern Ireland (SFNI)
    http://www.studentfinanceri.co.uk
  • Student Awards Agency for Scotland (SAAS)
    https://www.saas.gov.uk
• The following link provides further information regarding payment methods: http://www.reading.ac.uk/internal/finance/fcs-Waystopay.aspx.
• The University offers a variety of bursaries, scholarships and discounts to its students. Full details of these, including the eligibility criteria, are available via your School or Department.