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# **Student Tuition Fees & Refund Policy (London-based Students)**

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### 1. TUITION FEES GUIDANCE

- 1.1 Tuition fees are charged to all students at the London School of Hygiene & Tropical Medicine (LSHTM), with no exceptions. All students must have sufficient funds to cover their tuition fees and course costs before starting their programme of study.
- 1.2 Tuition fees are charged in Pounds Sterling (GBP). The LSHTM will not accept payment of tuition fees in any other currency.
- 1.3 Tuition fee rates for each academic year are published on the LSHTM website. The figures quoted will be for one year of study at the LSHTM only.
- 1.4 If a student's programme extends over more than one year at the LSHTM, the new tuition fee rate(s) for the second and subsequent years of study will be set annually and payable in accordance with future invoices.
- 1.5 LSHTM reserves the right to increase tuition fees at the beginning of each academic year. The increase will be informed by general price inflation and specific changes in the cost of providing our education. To enable students to plan their financial commitments, the LSHTM will not, under

- normal circumstances, increase fees by more than 5% per annum for registered students. Continuing students will be notified of fee increases in advance of the start of each academic year.
- 1.6 Please note, tuition fees are due for payment for each year (academic session) for which a student is registered and normally rise annually.
- 1.7 The LSHTM is not able to provide financial assistance to any student whose funds prove to be inadequate at any stage during their programme of study. Students offered admission to the LSHTM confirm their agreement to this upon accepting an Offer of Admission.

#### 2. WHO PAYS THE TUITION FEES?

- 2.1 Self-funding students are deemed to be paying tuition fees from personal finances, family members, or through a loan. If a student's tuition fees are being paid by a third party (i.e. sponsor) a tuition fees invoice will be addressed to the sponsor (e.g. a Government, charity or company) on receipt of an official sponsorship letter. Any outstanding balance not covered by a sponsor or an award must be paid by the student.
- 2.2 A sponsor cannot be anyone who gives their money directly to a student, such as a loan company. However, if funding comes directly to the LSHTM via a family member or a loan, the student is deemed as being 'self-funding'.
- 2.3 Invoices for upcoming registration periods are normally sent to all students and sponsors at least one month prior to the start of the programme of study.
- 2.4 The LSHTM does not normally offer tuition fee discounts to sponsors.
- 2.5 Replacement tuition fee invoices can be requested via <a href="mailto:fees@lshtm.ac.uk">fees@lshtm.ac.uk</a>

### 3. PAYMENT

- 3.1 Prior to registration, all students must accept responsibility for tuition fees and living costs for the duration of their programme of study, in accordance with the conditions of their Offer of Admission. By accepting the Offer of Admission, students confirm that they have the funds available to meet all LSHTM tuition fees and living costs for the duration of their programme of study.
- 3.2 In accepting the Offer of Admission, students should understand that, following formal registration, non-payment of fees will necessitate withdrawal from the LSHTM and that they will be liable to pay any outstanding debt.
- 3.3 Tuition fees for the entire academic year must be paid in full two weeks prior to the start of the programme of study, or by the due date shown on the tuition fees invoice. Failure to meet this requirement may result in the Offer of Admission being withdrawn and/or registration terminated. Taught Master's students in receipt of a UK postgraduate loan should see section 9 of this policy.
- 3.4 All tuition fees payments must be made to ensure that cleared funds are in the LSHTM's account by the applicable fee deadline highlighted in 3.3 above.
- 3.5 It is the student's responsibility to ensure that their tuition fees are paid in full by the stipulated deadlines.
- 3.6 Tuition fees may be paid by credit/debit card, cheques, cash, or bank transfers.
- 3.7 All cheques should be drawn in pounds sterling (GBP) and made payable to the 'London School of Hygiene & Tropical Medicine'.

3.8 All payments must be for the full amount specified in pounds sterling (GBP) on the invoice. Any shortfall owing to exchange rates or bank charges must be paid by the student or sponsor.

# 4. PENALTIES FOR LATE / NON PAYMENT

- 4.1 Students who have problems paying their tuition fees or find themselves getting into financial difficulties are advised to contact the Tuition Fees team as soon as possible fees@lshtm.ac.uk.
- 4.2 If tuition fees are not received by the stipulated deadline, and a student has not contacted the Tuition Fees to discuss their case, sanctions may be imposed.
- 4.3 Sanctions may be any combination of the following and in any order:
  - Withdrawal of library rights Library access will be suspended
  - Suspension of registration Library, ID card and LSHTM network access will be suspended
  - Termination of registration Registration is terminated, which may also affect a student's visa
  - Withholding of a final award and degree certificate a final award will not be conferred until such time any outstanding tuition fee debt is cleared
  - Referral to a Debt Collection Agency The debt will be passed to a Debt Collection Agency who will try to recover this on the LSHTM's behalf, which may affect a student's credit rating.
- 4.4 A student will not be permitted to re-register to resume their studies or commence a new programme of study whilst a debt to the LSHTM is outstanding.

#### 5. PAYMENT DEFAULT PENALTIES

5.1 Cheques that are returned unpaid for any reason will incur a GBP 10.00 administrative charge.

#### 6. REFUNDS

#### **Information about Refunds**

- 6.1 Refunds are processed on a fortnightly basis (10 working days) and are drawn in Pounds Sterling (GBP).
- 6.2 LSHTM is not liable, nor able to refund any shortfalls due to exchange rate fluctuations, or offer compensation for any bank or other charges incurred during transactions.
- 6.3 All credit / debit card refunds are issued back to the credit / debit card that was used to make the original payment(s) to the LSHTM.
- 6.4 Refunds for domestic and international bank transfers are made via our domestic BACS or international payment mechanism. Refunds will be made to the bank account used when payments were made to the LSHTM.
- 6.5 Refunds for payments made via the Flywire payments service will be returned to the payee via Flywire to the bank account or credit card used for the original transaction(s).

#### **Entitlement to Refunds**

6.6 Taught Master's or research degree students due to start their programme who fail to complete their registration, but pay their tuition fees in advance of registering, will have their payment refunded in full in accordance with the refund processes outlined above.

- 6.7 Taught Master's or research degree students who withdraw within two weeks of the commencement of their programme will not be liable for any tuition fees. Any tuition fee payments made will be refunded.
- 6.8 Taught Master's or research degree students who withdraw after two weeks of the commencement of their programme will be liable for a proportion of the tuition fees based on time spent registered at the LSHTM. The tuition fee liability will be recalculated to cover the weeks registered only. This excludes students in receipt of reduced fees, such as staff fee discounts.
- 6.9 Short course students who withdraw before the tuition fee payment deadline will be refunded any tuition fees paid.
- 6.10 Short course students who withdraw after the tuition fee payment deadline, or who fail to attend their programme of study will not be refunded.
- 6.11 Taught Master's or research degree students taking an approved interruption of studies will not be charged tuition fees for the duration of the period of interruption. Tuition fees will be recalculated pro-rata for the period that the student is registered within the academic year and a replacement invoice issued. Where changes in fees results in a credit balance, the student will be notified and given the option to have this balance refunded directly or held by the LSHTM to be offset against future tuition fee charges.
- 6.12 Field trip fees will be refunded in full where a student withdraws within two weeks of the start of their programme. Field trip fees are not refunded in instances where a student has not attended the field trip, unless valid reasons and evidence can be provided to demonstrate that non-attendance was outside of their control. Confirmation of non-attendance on the field trip via the Programme Director(s) must also be provided before a refund can be issued.
- 6.13 If a student has paid more than the tuition fees that are due, the overpayment will be paid back by a credit / debit card refund or BACS transfer. In these instances, the student will be contacted by the Tuition Fees team so that a refund can be arranged.
- 6.14 Where a student wishes to request a refund or compensation as a result of a perceived shortcoming in the teaching or services provided by the LSHTM, they should submit a complaint by following the guidance in the <a href="Student Complaints Procedure">Student Complaints Procedure</a>. This will allow LSHTM staff to investigate the issue(s) of concern and consider how best to remedy any problem.
- 6.15 In addition to the refund information above, which covers refunds for individual circumstances, LSHTM has a Student Protection Plan. This plan sets out how the LSHTM would respond in the unlikely event that it was no longer able to deliver a programme of study on which students were enrolled.

# 7. TUITION FEE DEPOSITS (MSc programmes only)

- 7.1 Applicants holding an offer of admission for a taught Master's programme at LSHTM will be required to pay a deposit of £500 against their first year's tuition fee in order to confirm the acceptance of their place. The deposit is deductible from the applicant's tuition fees upon full registration with LSHTM.
- 7.2 The deposit is payable in order to confirm acceptance of an Offer of Admission, regardless of whether the offer is conditional or unconditional, and is payable upon acceptance. Failure to pay the tuition fee deposit by the deadline set out in the applicant's Offer of Admission will result in the offer being rescinded.
- 7.3 The full amount of the tuition fee deposit can only be refunded in the following circumstances:

- if the request for a refund of the deposit offer falls within 14 days of payment being received by LSHTM;
- LSHTM is unable to provide the academic programme originally applied for, offered and accepted, and the applicant does not want to take up a place on an alternative programme that is offered;
- the applicant fails to meet the conditions of the Offer of Admission, including any English language qualifications required and appropriate validating evidence not being provided;
- if an applicant's UK Visa application is refused or rejected, **except** where refusal is a result of:
  - o a fraudulent visa application
  - o insufficient funds
  - o supply of incorrect documents.
- 7.4 Refund requests must be made in writing to, and will be considered by, the <u>Head of Admissions</u>. If a refund of the tuition fee deposit is requested and approved, the associated Offer of Admission will be automatically rescinded.
- 7.5 Refund requests as a result of exceptional circumstances, such as serious illness or bereavement, will be considered on a case-by-case basis by the <u>Head of Admissions</u>.
- 7.6 Exemption from paying the tuition fee deposit is permissible when the offer holder is sponsored by an LSHTM-recognised sponsor, or they have a full scholarship covering all tuition fees. Appropriate evidence must be provided no later than the deadline by which the deposit would have been due. LSHTM may hold open an offer where an applicant is awaiting the outcome of a scholarship application, but the offer cannot be accepted and the place secured until such time as the deposit is paid or evidence of sponsorship is received. LSHTM-recognised sponsors include national governments, corporations or employers, national and international charities and universities, but do not include family members or friends.
- 7.7 Applicants who experience serious and unexpected difficulties and request special permission to defer their Offer of Admission in accordance with <u>Postgraduate Taught Admissions Policy</u> are required to pay the tuition fee deposit or to provide written confirmation from their sponsor that the sponsorship will be extended to the following year in order to secure their place in the following year;
  - if a request to defer an Offer of Admission is agreed after payment of the tuition fee deposit has been made, LSHTM will retain the deposit into the subsequent admissions cycle;
  - if a request to defer an Offer of Admission is refused after payment of the tuition fee deposit has been made, the deposit will not be refunded.

#### 8. RECEIPT AND PAYMENT CONFIRMATION REQUESTS

- 8.1 Students who require a receipt for payment of their tuition fees should send an email to the Tuition Fees team, stating "Receipt Request" and their student ID number in the email subject. Receipts will normally be provided via email within five working days.
- 8.2 Students who require a require a tax certificate for their American or Canadian loans should send an email request to the Tuition Fees team, stating "1098-T Request" (for American students) and "TL11A and/or TL11D Request" (for Canadian students), including their student ID number in the email subject <a href="fees@lshtm.ac.uk">fees@lshtm.ac.uk</a>. The Tuition Fees team will provide email confirmation when all paperwork is ready and available for collection.
- 8.3 Students who require a require confirmation of registration for their American loans (loan deferment) should send an email request to the Tuition Fees team, stating "US Loans Deferment Request" and their student ID number in the email subject <a href="fees@lshtm.ac.uk">fees@lshtm.ac.uk</a>. Students must confirm their SSN in the email. The Tuition Fees team will confirm the student's registration at the LSHTM via NSLDS.

8.4 The LSHTM does not post payment certificates or receipts by courier.

#### 9. LOANS AND STIPENDS - UK STUDENTS

- 9.1 Postgraduate loans from the Student Loans Company (SLC) are available to eligible UK students. Loans will be certified up to the amount set annually by the SLC and paid directly to the student, usually in three instalments (once per term).
- 9.2 Taught Master's and research degree students borrowing a postgraduate loan through the SLC will be permitted to pay their tuition fees in line with their loan instalment dates. A student wishing to follow this route must contact the Tuition Fees team at <a href="fees@lshtm.ac.uk">fees@lshtm.ac.uk</a> and supply a copy of their loan approval letter in order for this to be agreed. The Tuition Fees team will then provide confirmation of this agreement. Students who are unable to provide evidence of an approved postgraduate loan will be required to pay their tuition fees in full by the due date stated on their invoice.
- 9.3 Where a student borrowing an SLC postgraduate loan is permitted to pay in instalments and their total approved loan amount for the year is less than the total tuition fees due, the student will be required to pay the difference between these amounts by the due date shown on their invoice.
- 9.4 UK research degree students receiving a stipend through LSHTM will be permitted to pay their tuition fees in three equal instalments, due at the start of each term. Students must contact <a href="fees@lshtm.ac.uk">fees@lshtm.ac.uk</a> with evidence of the stipend in order for this to be agreed. The Tuition Fees team will then provide confirmation of this agreement.
- 9.5 Research degree students with overseas fee status or students paying reduced staff fees are not eligible to pay tuition fees by instalment. It should also be noted that the writing-up fee is not payable by instalment this applies to all research degree students.
- 9.6 Students who are permitted to pay in instalments and do not meet the agreed deadlines may be subject to the sanctions listed in section 4.

# 10. LOANS - US STUDENTS

- 10.1 The LSHTM participates in the William D. Ford Federal Loan program (Direct Loans). This is the only US Federal funding available to US students in the UK.
- 10.2 The LSHTM's code is G22100 and we are listed as 'University of London: London School of Hygiene and Tropical Medicine'.
- 10.3 The LSHTM can certify applications for both Federal Direct Loans and 'Private' loans.
- 10.4 The LSHTM will not disburse US Loans before registration, or outside of the academic year.
- 10.5 Federal regulations require the LSHTM to disburse the loan equally over the three terms.
- 10.6 Students are required to use their loan for educational purposes only. Consequently, tuition fees will be deducted from a student's loan (if not already paid) from each of the termly disbursements.
- 10.7 If a student withdraws or takes an interruption of studies from their programme of study they must inform the Tuition Fees team immediately. The LSHTM will then inform the US Department of Education of the student's change of circumstances via NSLDS. Any 'unspent' (pro-rated) portion of a student's loan must then be repaid immediately.
- 10.8 All loans must be repaid in full, including where students do not like their programme of study or if they fail.

10.9 Further information about US Loans can be found on the LSHTM's website – https://www.lshtm.ac.uk/study/fees-funding/student-loans/us-loans

#### 11. LOANS - CANADIAN STUDENTS

- 11.1 Canadian students are entitled to borrow government loans via their Government and Province.
- 11.2 The LSHTM's code is 'PUFH'.

#### 12. FIELD TRIPS

- 12.1 A number of the LSHTM's MSc programmes include a mandatory field trip for all students. Therefore, the full cost of an MSc degree programme may incorporate tuition fees and the costs of a field trip. Both of these are subject to the same payment regulations outlined in section 3 of this document.
- 12.2 Part-time students attend the field trip in their first year only. They are not expected to attend the field trip in the second year and as a result do not pay any field trip fees in the second year of registration.

#### 13. STAFF FEES

# 2018/19 entry or before

- 13.1 LSHTM staff may be eligible to register for a part-time research degree, MSc degree programme or short course at a discounted fee, irrespective of their status and location. To be eligible for this scheme the staff member must meet either of the following conditions at the date of the commencement of the course:
  - the member of staff must have achieved one year's **full time equivalent continuous service** at the LSHTM: **or**
  - registration for a particular course is a <u>mandatory requirement of the individual's</u> <u>employment contract with the LSHTM</u> – i.e. The student would only be employed on the basis that they also undertake a research degree as part of their employment.
- 13.2 If, at any point during a student's studies, either of the above conditions is no longer applicable then the student will be liable for full tuition fees (as per their assessed fee status) for the remainder of their registration on the programme.

### 2019/20 entry onwards

13.3 LSHTM staff may be eligible to register for a part-time research degree, MSc degree programme or short course at a discounted fee irrespective of their status and location. To be eligible for this scheme the staff member must meet the rules on eligibility as defined in the <a href="Staff Access to">Staff Access to</a> LSHTM Educational Programmes Policy.

### 14. WRITING-UP STATUS

- 14.1 Students who have benefitted from reduced fees (either via a staff discount or via the Capacity Strengthening Research Degrees Scheme) are not eligible to move to Writing-up status.
- 14.2 Writing-up registration status is invoiced at an annual, flat-rate fee, which is not pro-rated.

# 15. RECOGNITION OF PRIOR LEARNING (RPL)

- 15.1 Where an application for RPL is granted and a student is exempt from part of their programme of LSHTM study, a discount will be applied to the student's tuition fees for the programme.
- 15.2 Where the granted RPL equates to an entire term of the programme, the discount will calculated on a pro-rata basis.
- 15.3 Otherwise, the discount will be calculated proportionately by the amount of credits granted for RPL against the full MSc programme load of 180 credits. It should be noted that discounts for RPL may not be equivalent to tuition fees previously paid to LSHTM for the credited modules. This is due to differences in the way tuition fees are set for individual modules, professional diploma programmes and programme fees, in addition to changes to tuition fees over time.

### 16. EXPENSES

- 16.1 All students are required to have sufficient funds to cover tuition fees, project costs and maintenance expenses for the duration of their studies before starting their course of study. Students should read the LSHTM's general financial information for new students when setting a budget for their studies.
- 16.2 Because of the intensive nature of the LSHTM's courses, it is unlikely that full-time students will be able to undertake employment while studying at the LSHTM. Students should not plan their budget on the basis that they will receive employment income while studying.

### 17. TUITION FEES TEAM

- 17.1 The Tuition Fees team can be contacted by emailing <a href="mailto:fees@lshtm.ac.uk">fees@lshtm.ac.uk</a>.
- 17.2 All written correspondence should be addressed to:
  Tuition Fees, Registry, London School of Hygiene & Medicine, Keppel Street, London, UK, WC1E 7HT.

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