Goldsmiths
UNIVERSITY OF LONDON

Tuition Fee Policy and Procedures

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Ownership	Director of Student Experience and Academic Registrar
Policy contact	Fees Manager
Approval	Academic Board
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1 Introduction

1.1 Goldsmiths, University of London, is committed to a fair and transparent policy in respect of the fees it expects students to pay as well as a duty to safeguard public funds and ensure that it delivers value for money.

1.2 This policy provides clear expectations of a student's financial obligations to the College following enrolment on to a programme of study. It also details the process with regards to refunds and compensation should a programme of study be cancelled, or the student chooses to withdraw.

1.3 This policy should be read in conjunction with other related policies, which include:

1.3.1 Section 2.10 of the Goldsmiths Academic Manual Fees Regulations | Goldsmiths, University of London

1.3.2 Section 15 of the Financial Regulations Financial Regulations | Goldsmiths, University of London

1.3.3 Any other relevant policies, for example the Anti-Money Laundering policy https://www.gold.ac.uk/governance/policies/

1.4 This policy has been developed in line with the College's statutory responsibilities as articulated in the Consumer Rights Act 2015 (CRA) and the Higher Education and Research Act 2017 (HERA). It is formulated in line with the requirements for registration with the Office for Students as a Higher Education provider.

1.5 This policy does not govern payments, refunds and compensation for accommodation issues. These are governed by Goldsmiths Accommodation Terms & Conditions: Accommodation for current residents | Goldsmiths, University of London

1.6 The Tuition Fees Policy is accompanied by a set of annexes which do not form part of the policy but provide detailed explanations of the way the College will manage the application of this policy. This policy and its annexes are reviewed annually, and students will be asked to agree to the terms of this policy as part of the enrolment process at the start of each year of study.

1.7 Details of any changes made to this policy will be made available to students, prospective students and on the College website.

1.8 Students will be required to pay the fees and charges applicable to their programme of study and fee charging pattern. Fee levels are determined based on fee status and mode of attendance for each period of enrolment and the fee regime in force when a student begins a course of study (subject to changes outlined in this policy).

1.9 Tuition fees for each programme of study are published on the College website and can be accessed at Undergraduate financial support | Goldsmiths, University of London for undergraduate courses, Funding your postgraduate study | Goldsmiths, University of London for postgraduate courses.

1.10 Students retain ultimate personal liability for the payment of their fees, whether invoiced or not, including where sponsorship agreements have been approved. The College will always seek to recover fees directly from students in cases where payment from other approved sources is not forthcoming.

1.11 The College reserves the right to take appropriate action against students who fail to pay their fees, or make satisfactory arrangements to pay on, or by the end of a set period after the start date of their course.

1.12 Please note: Other than in a student's offer letter only authorised staff from the Student Administration (Registry) and Finance Department are able to provide a definitive statement on tuition fees. All other tuition fee information provided by non-authorised staff shall be considered advisory only and non-binding on the College. Students or staff requiring definitive confirmation of tuition fees should contact Registry(@gold.ac.uk) with their enquiry. You'll need to open the document in a full Word application to do this.

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2 Important information for all students

2.1 By the act of enrolment, a student accepts liability to pay the full tuition fee for the year of study and they are agreeing to abide by the current College Regulations set out in the Goldsmiths Academic Manual which includes acting in accordance with the College's Tuition Fee Policy. The payment plan ('terms'), which forms part of the Student Contract.

2.2 The College's admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. You have the right to cancel your acceptance by informing the College in writing within 14 calendar days after you have completed the online or manual registration process or from the official course start date, whichever is later. If you cancel within this period, you may be entitled to a full refund of any deposit/fees that you have paid. If you cancel after this period, the College retains the right to charge a proportion of the annual course fee as indicated in this Policy.

2.3 For students who first commenced studies on their programme prior to the 2025-26 academic session, the College has a 'fixed-fees' policy for tuition fees meaning that the fee that is charged when a student commences their programme of study at enrolment will remain at that level whilst on that programme of study

2.4 For students who first commenced studies on their programme prior to the 2025-26 academic session, the 'fixed-fees' policy will apply if a student interrupts or repeats a year of study.

2.5 For home undergraduate students who first commenced studies on their programme in the 2025-26 academic session, tuition fee charges may be subject to yearly increases in line with any fee cap imposed by Government from time to time, which the Government has indicated will rise in line with inflation (and it is anticipated the measure of inflation used will be the *RPI All Items Excl Mortgage Interest or RPI-X),* with an overall cap of 10% of the initial programme fee over the lifetime of the programme.

2.6 For home undergraduate students who first commence studies on their programme from the 2026-27 academic session onwards, tuition fee charges may be subject to yearly increases in line with any fee cap imposed by Government from time to time, which the Government has indicated will rise in line with inflation (and it is anticipated the measure of inflation used will be the *RPI All Items Excl Mortgage Interest or RPI-X)*.

2.7 For overseas undergraduates and all other students who first commenced studies on their programme from 2025-26 onwards, tuition fee charges may be subject to yearly increases aligned with any increases in the fees for new students enrolled on the same programme. These increases will be subject to an overall cap of 10% per annum.

2.8 It is your responsibility to ensure that you are able to pay for your course prior to enrolment.

2.9 Enrolment will not be permitted unless any prior year debt outstanding has been paid in full or an instalment plan has been agreed to by the Fees Manager.

2.10 It is the College's responsibility to ensure that it delivers the programme of study as articulated in the programme specification and in line with the terms and conditions supplied to students in the Student Contract: Student Contract | Goldsmiths, University of London

2.11 Goldsmiths works in partnership with Blackbullion and has invested in an online financial education system to help our students to improve their money management skills. Students can access this service for free by registering with their Goldsmiths email Avoiding financial difficulties | Goldsmiths, University of London Further information about Blackbullion may also be found at www.blackbullion.com

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3 Fees

3.1 Setting Fees

3.1.1 The College reviews its fees, fees policy and annexes annually. Tuition fees are approved by Council on the recommendation of the College's Finance and Resources Committee. The fees structure is developed by the Fees and

Scholarships Working Group.

3.1.2 The College home undergraduate fee is set in line with maximum applicable fee cap for undergraduate programmes designated for statutory support, currently £9,535.00 per annum. Future fees will increase in line with this cap.

3.1.3 When a student joins a new programme of study at the College they are assigned to a 'cohort'. This cohort is used to determine the fees and fee regime applicable to each student. The cohort changes each time a student takes up a new programme registration unless the student is moving to a new programme of study as a result of an internal transfer.

3.1.4 All fees set and published by the College are in pounds sterling (GBP, £).

3.2 **Fees status**

3.2.1 Students enrolled on a programme that leads to an undergraduate or postgraduate qualification are usually assessed as 'Home' or 'Overseas' fee payers. This assessment is made in line with The Education (Student Fees, Awards and Support) (Amendment) Regulations and guidance issued by UKCISA.

3.2.2 The Assessment is usually carried out at the application stage; however, if a student feels they have been wrongly assessed, or that their circumstances have changed since enrolment they are able to seek a reassessment by contacting Registry(@gold.ac.uk). Please note that if you enrol as an International student you agree to pay the international fee. If a student changes fees status and has paid fees in advance, a fee rebate will be applied on a pro-rata basis from the date the new assessment is confirmed.

3.2.3 The financial support available to a student is dependent on their fees status. Information regarding applying for funding or loans can be found on the College website: gold.ac.uk/students/fee-support/applying-funding/

4 Scholarships and Bursaries

4.1 The College offers a variety of scholarships and bursaries to its students (see Annex 1 - Scholarships, discounts and bursaries for full details of the policy). Information on scholarships and bursaries is made available to students each year, including eligibility criteria, and can be found on the College website:

Undergraduates: Undergraduate financial support | Goldsmiths, University of London

Postgraduates: Funding your postgraduate study | Goldsmiths, University of London

5 Standard Fee Coverage

5.1 The standard tuition fee will cover a student for the first sitting and one in-year resit of all modules necessary to complete an academic year of a programme of study.

5.2 Costs for programmes which require additional expenses as part of the course are specified within the programme pages (This includes programmes where the activity of fundraising for a project is part of the learning process)

5.3 **Additional fees and costs**

5.3.1 The College may make additional charges for services provided to students during their period of study - such as halls of residence fees or costs for printing own work on college printers - and may also charge students the costs incurred by the College in recovering any debts owed by the student to the College.

Resit, retake and repeat fees

5.4 **Resit**

5.4.1 Students who do not pass a module at the first attempt will be considered by the Board of Examiners to be referred for resits in which they will be reassessed for the component(s) they did not pass. There is no charge for a resit taken within the academic year.

5.5 **Retake**

5.5.1 A retake is an opportunity to study a whole module including assessment again.

5.5.2 There is no charge for a retake when it is taken as part of a standard academic year (i.e. in addition to a standard number of credits up to the maximum permitted).

5.6 **Repeat**

5.6.1 Students who are required to repeat modules in the following academic session will be charged based on the student’s mode of attendance during the repeat year. (See Annex 5: Additional module(s), retakes and repeat charges for further information)

5.7 **Recognition of prior learning**

5.7.1 Goldsmiths does not currently charge a fee for considering an application for the recognition of prior learning, be this prior certificated learning (RPCL), or experiential learning (RPEL) where credit is awarded as a result of learning gained through vocational or other experience. Information on how the fee adjustment is calculated can be found in Annex 15: Fee calculation for prior learning credits.

6 Payment of Fees

6.1 Details of Goldsmiths payment methods and payment plans can be found in Annex 2 Payment of fees and can also be found on the Goldsmiths website at [How to pay Goldsmiths tuition and accommodation fees | Goldsmiths, University of London]

6.2 **Liability periods and dates**

6.2.1 Details of fees liability periods and dates may be found in Annex 6 Withdrawals, interruptions, changes and liability and can also be found on the Goldsmiths website at [Leaving Goldsmiths – student fee liability and refunds | Goldsmiths, University of London]

6.3 **Advanced payment of tuition fees**

6.3.1 Incoming international students are required to make an advanced payment or show the College evidence that they have an official sponsor. This will be offset against the first year's annual tuition fee. Details regarding the advanced payment of tuition fees can be found on the Goldsmiths website at https://www.gold.ac.uk/students/fee-support/advance-payment/. See Annex 8 for information on the refund policy for CA

6.3.2 S deposits.

6.4 **Cooling-off period**

6.4.1 New students have the right to cancel their acceptance of a place on a programme of study by informing the College in writing within 14 calendar days of the completion of their online or manual enrolment process or from the official course start date, whichever is later. Students that cancel within this period will be entitled to a full refund of any tuition fees paid excluding any CAS deposit payment if applicable. Please see Annex 8 for information on the CAS deposit refund policy.

6.4.2 It is the student's responsibility to ensure that this notification reaches the College in a timely fashion. At the very least a student must ensure that any notification to cancel is sent to the College via the withdrawal process no later than the end of the 14th day of the cooling-off period.

6.4.3 If a student cancels after this cooling-off period the College retains the right to charge a proportion of the annual course fee (Annex 6 Withdrawals, interruptions, changes and liability).

6.5 **Transferring programme or mode of study**

6.5.1 If a student transfers to a different programme of study, then they will be liable for the fee associated with each programme that they study for the duration that they are enrolled on that programme.

6.5.2 In the event that a student transfers to a programme with a higher or lower fee their fee liability will be increased or reduced on a pro-rata basis. Should the student have paid fees in advance then a pro-rata refund will be applied.

6.5.3 If a student transfers from full-time to part-time mode of study (or vice-versa) on a programme of study with a different fee band they will be charged a pro rata amount for the period they were enrolled as a full-time student and a pro rata amount for the remaining period as a part-time student. This may result in an increase or reduction in the fee due.

6.5.4 Where a student transfers from full time to part time mode (or vice versa) on the same programme of study, their total fee liability will match the published total fee for the programme.

6.6 **Withdrawal, interruption, refunds and reduced liability**

6.6.1 Sometimes students may wish to withdraw from or interrupt their studies. In such cases fees due will be adjusted accordingly. If the fees already paid exceed the adjusted payment due, a refund will be made.

6.6.2 Where a refund is payable, the repayment must be refunded to the original payer using the same method of payment as the original remittance. This is to ensure compliance with the College's Anti-Money Laundering Policy and the associated legislation.

6.6.3 Further details may be found in Annex 6 Withdrawals, interruptions, changes and liability and can also be found on the Goldsmiths website Goldsmiths, University of London | Goldsmiths, University of London and in the Academic Manual | Goldsmiths, University of London. Post Graduate Research students should see Annex 7 'Postgraduate Research students enrolled on MPhil/PhD programmes.'

6.7 **Break in study/interruption**

6.7.1 In accordance with the Regulations set out within the Goldsmiths Academic Manual - 2.2. Attendance, the College allows students to take a break during the course of their studies up to a maximum of two academic years. Students taking a longer break in study may have their fee status reassessed; see Annex 6 Withdrawals, interruptions, changes and liability.

6.8 **Debt**

6.8.1 Students retain ultimate personal liability for the payment of their fees, whether invoiced or not, including where sponsorship agreements have been approved. The College will always seek to recover fees directly from students in cases where payment from other approved sources is not forthcoming.

6.8.2 In the event that a student does not make a payment by the date it is due the College will contact them by e-mail at their Goldsmiths email account. If we do not receive a reply and debts remain, sanctions may be applied, which could include the withdrawal of IT and Library services.

6.8.3 In the event that an outstanding debt remains following the actions described above, and if it has not been possible to agree an alternative payment plan, the College will require the student to withdraw from their programme of studies. The College also reserves the right to pass outstanding debts to an external debt collecting agency, which may, as a last resort, take legal action to enforce the recovery of the debt and associated costs incurred by the

College will be passed to the student.

6.9 **Complaints**

Students who consider this policy to have been incorrectly applied in their individual case or a decision about the termination of their studies on financial grounds may submit a complaint under the College's complaint procedure. Details of this procedure and the free advice service for students can be found at [Student complaints | Goldsmiths, University of London]

7 Annex 1: Scholarships, Discounts and Bursaries

This annex to the tuition fee policy provides detailed information and guidance on scholarships and discounts the College has available for its students. Many of the discounts and scholarships offered reflect market conditions and can be subject to change as the College reviews the overall package of support it offers and full up-to-date details of what is offered can be found on the College website at:

Undergraduate students: Scholarships finder | Goldsmiths, University of London

Postgraduate taught students: Scholarships finder | Goldsmiths, University of London

Postgraduate research students: Scholarships finder | Goldsmiths, University of London

Payments of scholarships and bursaries

The following rules apply to the payment of scholarships and bursaries:

- Fee waivers represent an award against the published student fee. This will be credited to the student account. In the case of a student withdrawing or the programme of study ceasing the fee waiver will be removed.
- Scholarship and bursaries are paid directly to the student.
- In the case of a student withdrawing from the College the scholarship or bursary will be suspended from the point of withdrawal.
- In the case of the programme of study being terminated or the institution ceasing to operate the institution will honour the award allocated to the student.
- Some scholarships are awarded by external bodies and as such we are bound by the terms and conditions of the relevant awarding body

8 Annex 2: Payment of fees

Introduction

Guidance on how to best manage your finances can be found on the Goldsmiths website at Financial support | Goldsmiths, University of London. The College works in partnership with Blackbullion and has invested in an online financial education system to help our students to improve their money management skills.
Students can access this service for free by registering with their Goldsmiths email Avoiding financial difficulties | Goldsmiths, University of London.

The information contained in this annex supports the tuition fee policy by providing detailed information and guidance on the payment of tuition fees and lays out the approved and appropriate methods for payment of fees to the College.

Making a payment

Full or partial contribution to fees

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

- Credit / debit card online (see below)
- Bank Transfer (see below)
- Instalment by a method agreed by the college (see below)
- By submitting a letter authorising the College to invoice a sponsor (see below)

If arrangements to pay tuition fees are not made by the student at enrolment/re-enrolment, the College will subsequently make every effort to remind students that fees are due by email; however, **these are reminders only and students are contractually responsible for paying fees on time whether emails are received or not**. Please note that emails will be sent to a student's Goldsmiths email account.

Defaults on payment are treated seriously and may lead to sanctions being taken against the student. See the section on Debt Management below for further information.

Information on how to pay tuition and accommodation fees and links to Goldsmiths' web payment facility can also be found at How to pay Goldsmiths tuition and accommodation fees | Goldsmiths, University of London

Payments by credit/debit card online

Payments can be made online through Flywire, please see our How to pay Goldsmiths tuition and accommodation fees | Goldsmiths, University of London for payment links. Flywire offers 24/7 multilingual support, you should contact them with payment issues in the first instance.

Email assistance with any unresolved payment issues can be obtained via epaygs@gold.ac.uk.

Bank Transfer

Tuition fee payments may be made by bank transfer through Flywire, please see our How to pay Goldsmiths tuition and accommodation fees | Goldsmiths, University of London for more information.

Payment by instalment

Direct Debit is the preferred way to pay tuition fees in instalments.

In order to pay by direct debit, students must complete the Tutition Fees Direct Debit Mandate and return to the Fees Office before or at Enrolment. You will be notified of the exact amounts and dates of each payment 10 days prior to the first payment being made.

If you are unable to pay by Direct Debit, you can select a payment plan when you enrol and make scheduled payments online (see Payments by Credit/Debit Card Online, above)

You can pay in instalments termly (payments due in October, January and April).

In order to pay by Direct Debit, a student must have a UK bank account capable of processing direct debits (usually a current account, not a savings account).

In the exceptional event that a student is delayed in completing the direct debit mandate, the payment plan will be amended to meet the remaining instalment dates. The end date will not be extended to compensate.

Students should make every effort to ensure they inform the College of any difficulties they have in meeting their payment obligations at the earliest opportunity.

Instalment options are not available to third party sponsors such as employers, government/embassy sponsors or other organisations.

Family members are not considered third party sponsors by the College and may pay in instalments.

On an exceptional basis, where extenuating circumstances have been demonstrated, the Registry may approve an exceptional payment plan with a student.

If the terms of an exceptional payment plan are not met, the payment plan ceases, and any outstanding balance of fees is due immediately.

Students must discuss any requests for non-standard payment of fees with a member of staff from the Fees Office by submitting an Student Enquiry Form.

Students in financial difficulty may also contact their The Student Hub | Goldsmiths, University of London.

Financial Support web page Financial support | Goldsmiths, University of London

Payment by sponsor

If a business or organisation has agreed to pay a student's tuition fees, the student is required to provide a sponsor authorisation letter from the sponsor so that we can invoice the sponsor for payment. The student must complete a Sponsor Authorisation Form and attach the letter to the form. To invoice a sponsor, we require a sponsorship authority letter containing the following information on headed paper;

- Student Name:
- Student Number :33XXXXXX
- Amount payable by sponsor: (please specify exact amount)
- Duration of the sponsorship: (e.g. all academic years or one year)
- Organisation Contact name:
- Organisation Billing Address:
- Email address:
- Telephone Number:
- Purchase Order Number or detail of any specific information to be noted on the invoice if required.

International students – advanced payment of fees

Self-financing international students are required to make an advanced fee payment of at least £4,000 in order to secure their place at Goldsmiths. Full details are sent to prospective students with their offer of admission. Where applicants are applying for a Tier 4 visa, payment details will be included in the Confirmation of Acceptance of Studies (CAS) statement.

Students who wish to and are able to make a larger payment in advance, for example to mitigate foreign currency risk, are encouraged to do so. Such a payment can cover more than one year's fee. Fee payments received in advance will be held on account and released against invoices as they fall due. Should the student subsequently withdraw from, transfer or suspend their studies, the remaining payment on account will be refunded in accordance with annex 6 below *Withdrawals, interruptions, changes and liability.*

Please see our payment options on our How to Pay page at: How to pay Goldsmiths tuition and accommodation fees | Goldsmiths, University of London

Email assistance with any problems when using Web Payments can be obtained via epaygs@gold.ac.uk.

Alternatively, payment can be made by international funds transfer through Flywire, please see our How to pay Goldsmiths tuition and accommodation fees | Goldsmiths, University of London for payment links.

Debt management

Students retain ultimate liability for the payment of their fees, whether invoiced or not, including where sponsorship agreements have been approved. The College will always seek to recover fees directly from students in cases where payment from other approved sources is not forthcoming.

The College will follow the following debt collection procedure following non-payment of tuition fees:

1. Email reminders from the College
2. Withdrawal of certain services (e.g. IT/Library usage)
3. Withdrawal of the student from the College
4. Exclusion of the student from re-enrolment to any subsequent academic year
5. Referral to a debt collection agency, which may, as a last resort, take legal action on the College's behalf to recover the sum due, plus costs.

This list is in the form of an escalation of actions and the student position may be re-set at any point in the process on payment of fees, or acceptance by the College of an approved payment plan.

Following withdrawal by the College for non-payment of tuition fees, a student's transcript of study and certificate will be withheld, they will not be permitted to re-enrol with the College and the College will not confirm attendance to any potential employer or third party. If you are worried about money matters or any related issues, our experienced Student Advice team will be able to advise. You may also contact our Wellbeing team for advice on personal and wellbeing concerns.

9 Annex 3: Undergraduate and PGCE Student Finance Funded Students Postgraduate Loans

Introduction

This annex to the tuition fee policy provides detailed information supporting the processes for exchange of data between the College and Student Finance. It also provides details of the requirements for reporting progression for the purposes of receiving funding.

Student Finance

Designated undergraduate courses attract funding from the UK Government (and the devolved administrations) via the Student Loans Company (Student Awards Agency for Scotland for students from Scotland). For ease of reference***, Student Finance*** refers to both the Student Loans Company (SLC) and the four assessing authorities (listed below) and is used throughout the tuition fee policy and its annexes:

- Student Finance England (SFE)
- Student Finance Wales (SFW)
- Student Finance Northern Ireland (SFNI)
- Student Awards Agency for Scotland (SAAS)

Undergraduate student tuition fee and maintenance loans

Applying to Student Finance

Home Fee students studying towards an undergraduate degree, PGCE and some certificate programmes can apply for support towards tuition using the Student Finance website – Student finance - GOV.UK. Home students can also apply for grants and loans towards living costs.

A new application needs to be made each academic year and students are advised to apply to Student Finance as early as possible.

The College maintains an SLC advice page to assist students with their application. Undergraduate financial support | Goldsmiths, University of London

Students taking up a place at Goldsmiths through the clearing process should inform Student Finance at the earliest opportunity about their change of institution and notify the College that they are expecting to receive funding from Student Finance so that the College may undertake the necessary work to transfer funding from another institution.

Student fee liability and liability periods

For the purposes of monitoring student attendance for the collection of fees each academic session is divided into liability periods. Full details are published in Annex 6; *Withdrawals, interruptions, changes and liability.*

The College has an obligation to monitor and report on Student Finance funded undergraduate students three times a year, at the start of each liability period. A liability period is a period of time in which a student's entitlement to tuition fee funding from Student Finance increases and therefore the liability for payment of fees accrues; liability periods are different to term dates. This is a Student Finance requirement.

Students who have funding applications rejected by Student Finance after they have started their course will be liable to pay their own tuition fees. Students receiving late notification of rejected applications will be liable to pay their own fees and should contact the Registry as soon as possible to discuss their options.

Student Finance reassessments

All students are responsible for applying on time and providing all the information and evidence required by Student Finance to ensure that students receive the correct funding at the right time.

Where the College and/or student believes a Student Finance assessment to be incorrect the assessment may be challenged, and the student should be prepared to supply more information and evidence as may be required.

Student Finance has the right to reassess students and where necessary award or remove funding. The College will reflect these changes in the student fee record.

This may mean students have funding removed after it has been paid and may, therefore, become liable for tuition fees. The College will work with students to mitigate the impact of any changes; however, students retain ultimate responsibility for the payment of the fees due for their course.

Data returns to Student Finance

For students in receipt of fee support from Student Finance the College is required to return certain information about students and their enrolment(s) to the Student Loans Company in order to release tuition and maintenance funding.

The data returns include details of:

- enrolment
- course
- course duration
- transfers
- periods of repeat study
- periods of suspension

This does not replace the student's own responsibility to inform Student Finance of changes to their studies.

Maintenance loans are released to students once the College has submitted a registration confirmation to Student Finance. In order for payments to be released, students need to have completed their Student Finance Application and be enrolled at Goldsmiths. Once the College has confirmed registration, the SLC should release payment directly to student bank accounts within 3-5 days. **NB: Payment cannot be released before the first day of term.**

Confirmation of registration is sent to Student Finance on a regular basis as student support is approved or students enrol.

Postgraduate Taught Masters Loans

Postgraduate loans are also available to students studying towards a taught MA. This is a loan to help with all the costs associated with students' study and may not cover the full cost of their programmes. The loan is also paid to the student and not to the College and is administered by Student Finance England alongside the undergraduate funding programme.

The loans for Masters students provide:

- a contribution towards the cost of study. They can be used for fees, maintenance or other costs associated with your study
- non-means tested
- paid directly to the student into a UK bank account

Applications can be made via the Student Finance England website Funding for postgraduate study - GOV.UK.

Once Goldsmiths has confirmed a student's registration of study, payments of the loan will be made directly to the student in three equal instalments per year. Payments will not be made prior to the first day of term and students must have fully completed enrolment for Goldsmiths to confirm registration to Student Finance.

Students will be notified of the payment dates by Student Finance. If the programme of study is longer than one year (including part-time) payments will be made over two years, normally this will be paid termly.

In the case of programmes of study that are 15 months long, students will receive the final three payments in the final term of their studies.

Payment on these dates depends on the College confirming that the student is still attending their course.

The College maintains a Postgraduate Loan advice page, Postgraduate Loan Scheme | Goldsmiths, University of London, to assist students with their application.

Further information on how to apply for funding can be found at Postgraduate | The Student Room.

Students will receive notification from Student Finance detailing the exact amounts and dates of each payment.

Postgraduate doctoral loans

Postgraduate doctoral loans area also available to students studying for a postgraduate doctoral course such as a PhD and further details can be found at Doctoral Loan: Overview - GOV.UK, and Postgraduate | The Student Room

10 Annex 4: Additional costs to students

Introduction

Goldsmiths is committed to ensuring that a student is able to complete their course of study without incurring any significant additional study costs over and above the tuition fee for that course. Where additional costs are incurred, the College will work to ensure that these costs are kept to a minimum.

The College expects students to bear in mind that the academic provision does include certain elements of study that will inevitably incur additional costs. Costs will vary by course and will be influenced by the location of teaching and method of delivery of the programme of study as well as its duration. Where there are additional costs that students are expected to bear above the overall tuition fee students should note they need to budget for these.

Additional costs to students

General study costs

Studying a degree incurs some general costs that need to be budgeted for. These may include:

- Buying stationery, notebooks, computing equipment and study software for your modules
- Travel costs to get to university
- Photocopying and printing costs
- Buying textbooks and reading materials
- Attending conferences and events related to your programme
- Costs associated with graduation - you'll be asked to pay for your robes and tickets to the graduation ceremony

Course-specific costs

There may also be additional costs associated with specific programmes of study. This can include things like paying for field trips or specialist materials for assignments. For example, students studying an art degree will be expected to provide their own materials for creating their art works. Further information can be found on the Goldsmiths' website via the individual course pages – additional costs to students are detailed in the programme specification.

11 Annex 5: Additional module(s), retakes and repeat charges

Introduction

The tuition fees paid entitle students to a first attempt and one in-year resit of all of the modules necessary to complete the academic year of the course. Additional modules and retakes incur an extra charge; this annex to the tuition fee policy gives detailed guidance on how, when and at what level charges will be made for additional modules and retakes.

Assessment fees

There is no charge for in-year resits. Fees for students studying in exam attendance will be charged as can be found here Resubmitting and resitting | Goldsmiths, University of London

Repeat years

Students who need to repeat an academic year in order to complete outstanding assessments in attendance will be charged either the part-time or full-time fee rate dependent on their mode of study.

PGCE students re-enrolling to complete School Experience

PGCE students who re-enrol in order to complete the practical element of their School Experience module will be subject to a fee charge of £800.00.

STACS students re-enrolling to complete placement hours with no teaching

STACs students who re-enrol in order to complete placement hours will be subject to a fee charge of £800.00.

Further information and advice can also be provided by Registry (@gold.ac.uk).

12 Annex 6: Withdrawals, interruptions, changes and liability

Introduction

This annex covers the detailed application of the College withdrawal policy and sets out numerous examples of the way in which fees will be charged for students withdrawing from the College or interrupting their studies.

Before withdrawing or interrupting, students are strongly encouraged to seek information, advice and guidance from staff in their School Hub. Information can also be found on the Goldsmiths website at Taking an absence, changing, leaving/withdrawing | Goldsmiths, University of London

For further information on withdrawals and refund of fees, please also see Fees Regulations | Goldsmiths, University of London and Leaving Goldsmiths – student fee liability and refunds | Goldsmiths, University of London.

Postgraduate Research students should refer to Annex 7: Postgraduate Research students enrolled on MPhil/PhD programmes

Withdrawing from the College

If a student withdraws, it is important that they contact their academic department, particularly their Senior Tutor, so that their withdrawal can be formally authorised. Students are required to submit a Change of status form | Goldsmiths, University of London to formally request withdrawal. The form must be submitted within two weeks of the effective date.

Retrospective withdrawals will not be permitted.

College withdrawing students

From time to time, it may be necessary for the College to withdraw a student. The reasons for this can vary and this will be carried out in line with the appropriate policy. Should this occur, a student will be eligible for a refund of any credit on account following an adjustment to fees charges from the date of withdrawal.

Undergraduate students

1. If a student is withdrawn by Registry for non-attendance tuition fees are due up to the date of withdrawal.
2. If a student withdraws, or interrupts, within 3 weeks of the start of autumn term, they will not be liable for any tuition fee payment to the College and any tuition fee loan applied for will not be payable.
3. Thereafter tuition fee liability will increase as follows:

Time lapsed	Percentage
After 3rd work of Autumn term	25%
From beginning of Spring term	50%
From beginning of Summer term	100%

Postgraduate Taught students

If a student withdraws from their programme of study fees are calculated as follows:

Autumn term	
Withdrawal time	**Refund amount**
Withdrawal within 3 weeks of start of autumn term	No fee due, full refund
After 3 weeks	25% of fee due, refund of 75%
Spring term	
Withdrawal within 2 weeks of start of spring term	25% of fee due, refund of 75%
After 2 weeks	50% of fee due, refund of 50%
Summer term	
Withdrawal within 2 weeks of start of summer term	50% of fee due, refund of 50%
After 2 weeks	75% of fee due, refund of 25%
After 1st July	Full fee due

Interrupting study

The General Regulations which apply to absences and interruption of study can be found at Student Attendance Policy. If students need to be absent for under four weeks they can request to take an authorised absence; this is usually arranged through the appropriate tutor. Students will be charged their fees as normal during this time.

If students need to take a longer break, they may do so up until 31 March in any academic year for a maximum of two years in total. Students should advise their department within one week of their last day of attendance.

In order for the appropriate fees actions to take place applications for interruption must be made by submitting a Change of Status Form and approved by both the department and Registry. All forms must be submitted within two weeks of the effective date.

Undergraduate students

If an undergraduate student interrupts, then fees will be calculated the same as for a withdrawal. Please see above.

Postgraduate students

If a postgraduate taught student interrupts, then fees will be calculated as follows:

Withdrawal time	Refund amount
Withdrawal within 3 weeks of start of autumn term	Full refund
After 3 weeks	Liable for pro rata fee based on number of weeks attending, based on a 46-week year. Overpayment to be held as a credit towards fees for the following academic session.

Changes to study

Transferring from Full Time to Part Time study

If a student transfers from full-time to part-time mode of study on a programme of study with a different fee band they will be charged a pro rata amount for the period they were registered as a full-time student and a pro rata amount for the remaining period as a part-time student. This may result in an increase in the fee due.

Where a student transfers from full time to part time mode (or vice versa) on the same programme of study, their total fee liability will match the published total fee for the programme.

Transferring programme of study

If a student transfers programme of study, then they will be liable for the fee associated with each programme that they study for the duration that they are enrolled on that programme.

In the event that a student transfers to a programme with a higher fee their fee liability will increase. This will be applied on pro-rata basis.

In the event that a student transfers to a programme with a lower fee their fee liability will be reduced on a pro-rata basis. Should the student have paid fees in advance then a pro-rata refund will be applied.

Refunds

Refunds to students who have paid fees

If a student has paid tuition fee up front you will be refunded the amount in excess of the tuition fee charged based on the percentage tuition fee liability:

Refunds for withdrawal

Autumn term	
Withdrawal time	**Refund amount**
Withdrawal within 3 weeks of start of autumn term	No fee due, full refund
After 3 weeks	Refund of 75%
Spring term	
Withdrawal within 2 weeks of start of spring term	Refund of 75%
After 2 weeks	Refund of 50%
Summer term	
Withdrawal within 2 weeks of start of Summer term	50% of fee due, refund of 50%
After 2 weeks	75% of fee due, refund of 25%
After 1st July	Full fee due

Refunds in the case of programme or institutional closure

In extreme circumstances the College may have to terminate a programme of study. This will be managed in line with the College's Programme Closure process: gold.ac.uk/quality/prog-closure/.

In such a case, or if the institution has to close, refunds will automatically be awarded to students for the current year of study. If the programme has to be terminated at any stage during the year, then the refund process will be applied as above to students who have paid fees.

We will ensure that students can be taught and assessed to the end of the module which they are studying thus enabling them to accrue academic credit. This can then be used to secure transfer to another university should this be appropriate.

On some occasions this may mean that a student suffers financial loss. Each situation is different and therefore needs individual consideration. The outcomes of this consideration may include compensation for maintenance costs and lost time where it is not possible to preserve continuation of study.

Refunds are not given to students on non-credit bearing/short courses except in the following circumstances:

- Closure of classes because of low enrolment (full fee refunded)
- Withdrawal from class before course begins (full fee refunded)

- Exceptional circumstances such as illness (pro rata) with must be supported by documentary evidence and the written approval of the Department

Further information can be found in the Short Courses Welcome Pack gold.ac.uk/short-courses/short-course-welcome- pack/

Refunds to sponsors

Where a tuition fee has been paid by a sponsor, any refund due will be paid back directly to that sponsor.

Process for refund

- Approved refunds will be paid by the same method and to the same account as the money was originally received. Evidence of payment and a copy of a bank statement will be required to verify details.
- We aim to process a refund within 3 weeks of the Registry receiving the refund request or withdrawal form. You may be contacted to confirm the bank details you wish the refund be paid to.
- Refunds will be paid within 30 days of the refund being approved.
- Where payment was made in a currency other than GBP (£), money will be refunded back to the currency used for payment and will be subject to the exchange rate on the day the refund is processed. Due to the policies of banking and payment partners we may not be able to refund an amount that exceeds the amount paid in the original currency.
- Refunds may be subject to a 1% payment handling company processing charge.
- If your fees were paid via a sponsor or other organisation, including the Student Loans Company, the refund will be paid to the sponsor and in line with any external regulations that may apply.
- In the case of withdrawals, the date of withdrawal will be the date at which a completed withdrawal form is authorised by the Registry Operations team. It is the student's responsibility to formally notify the College of their withdrawal at the point at which they leave the course.

Refunds are not given to students on Non-Credit Bearing courses (NCB) (short course codes beginning with 1) except in the following circumstances:

- Closure of classes because of low enrolment (full fee refunded)
- Withdrawal from class before course begins (full fee refunded)
- Exceptional circumstances such as illness (pro rata) must be supported by documentary evidence and the written approval of the Head of Department.

Claiming a refund

If a student meets the above criteria for a refund, then they should apply for this through Registry who can be contacted by email on registry@gold.ac.uk or by telephone on 020 7078 5165.

Compensation

Compensation will be awarded if clear, recognisable and material loss is suffered and evidenced by the student. This normally falls into two categories, either:

(a) Recompensing a student for wasted out-of pocket expenses they have incurred, which were paid to someone other than the university (such as travel costs).

(b) An amount to recompense for material disadvantage to the student arising from a failure by the university to discharge its duties appropriately.

Compensation may take the form of a financial payment, a discount, or some other form of benefit. It is possible that in the case of a complaint about an element of a programme of study or learning experience this could be settled without the need for a refund or financial compensation. In these cases this might include an apology, a goodwill gesture or in the case of the complaint relating to the quality of a programme of study this could include repeating a part of the course that did not meet the expected standard.[1]

Making a claim for compensation

The College's Complaints and Appeals Process is the process that provides students with effective consideration of any claim for financial or other compensation. It articulates the steps that will be taken by the College in assessing any complaint and also details the process that a student should follow if they are unhappy with the outcome of a complaint and wish to progress their complaint to the Office of the Independent Adjudicator (OIA)[2]

Students can find guidance in our College Complaints and Appeals Policy and Process: Student Appeals and Complaints | Goldsmiths, University of London

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[1] www.universitiesuk.ac.uk/sites/default/files/field/downloads/2021-07/briefing-compensation-refund-policies-april-2018.pdf

[2] www.oiahe.org.uk

13 Annex 7: Postgraduate Research students enrolled on MPhil/PhD programmes

Introduction

This policy sets out the principles underpinning how fees are charged to Postgraduate Research students enrolled on MPhil/PhD programmes (hereafter 'PGR students').

This document should be read in conjunction with the Code of Practice for Postgraduate Research and Training sets out the standard registration periods for Research Degrees (both MPhil and PhD).

The present policy applies for all fees charged to PGR students from the 2020- 2021 Academic Year onward. Where a PGR student's record is retrospectively amended following an approved Suspension of Regulations (SOR) request relating to an Academic Year prior to 2020-21, the present policy will retrospectively apply to any fee calculations.

Fee categories

At any one time, one of the following five fee categories will apply to PGR students:

- Full-time fee, which is applicable where a PGR student is enrolled on a full-time (hereafter 'FT') programme; either Home or International rates will apply.
- Part-time fee, which is applicable where a PGR student is enrolled on a part-time (hereafter 'PT') programme. This is calculated as half the FT fee quoted in the relevant tuition fee schedule; either Home or International rates will apply.
- Off-campus fee, which is applicable during periods where a PGR student has been approved for a period of 'Off-Campus Research' by the Graduate School (See Code of Practice for Postgraduate Research and Training).This is equivalent to the PT fee quoted in the relevant tuition fee schedule; either Home or International rates will apply; as such there is no fee reduction available to PT PGR students undertaking approved periods of Off-campus study. The off- campus fee will be chargeable only during approved periods of Off-campus study.
- Completion fee, which is charged when a PGR student is approved for 'completion status' by the Graduate School. Completion fees are charged at the same rate irrespective of mode of study or fee status. FT students are entitled to maximum of 12 months registration in completion status, while PT students are entitled to a maximum of 24 months of registration in completion status. PGR students typically become eligible for completion status after completing the equivalent of 36 months FT/72 months PT registration. However, other academic criteria also apply as set out in Code of Practice for Postgraduate Research and Training. Where a PGR student has been

approved for completion status after completing more than 36 months FT/72 months PT registration, they will be entitled to the remaining pro-rata number of months in completion status, in line with the maximum registration periods laid out in the Code of Practice for Postgraduate Research and Training.

- Continuation fee, which is charged when a PGR student is approved for 'continuation status' by the Graduate School. Continuation status is granted only in exceptional circumstances, in the event of an approved request to extend registration period beyond the maximum. Continuation fees are charged at the same rate irrespective of mode of study or fee status. PT and FT students are entitled to a maximum period of 12 months registration in continuation status.
- Students moving into Completion status after 01 October 2024 will not be charged any additional tuition fees.

Fee liability

While they are registered as 'live', PGR students are liable for fees throughout the year, including during authorised periods of annual leave as outlined in the Interruption and Withdrawal Procedures. As such, all categories of PGR fees are charged weekly, on the basis of a 52-week Academic Year.

PGR students are not liable for

- fees during periods of interruption;
- for periods after the effective date of withdrawal from their Research Degree programme; or
- for students moving into to Completion status after 01 October 2024, for completion or continuation status; or
- periods following the submission of an MPhil or PhD thesis for examination (see also Examination periods*).*

Up until 30 September 2024, where a PGR student moves from one fee category to completion status during the course of an Academic Session, they will be liable for a 'mixed fee' in line with the number of weeks they are registered in each fee category.

In line with UKRI policy, where a PGR student is in receipt of UKRI funding and submits their thesis during their funded period, they will be considered to be liable for fees for the full quarter in which they have submitted their thesis.

Change of Circumstances

If a PGR student is approved for a Change of Circumstances (including interruption, withdrawal, or change of programme requests) during an Academic Session, their fees will be recalculated to reflect the approved change. The effective date of the change of circumstances (as recorded on the Student Record System) will be used to calculate the relevant number of weeks. Any overpayment of fees will be held as a credit towards fees for the following academic session.

If a PGR student:

- withdraws or are withdrawn from their programme, they will be charged a pro-rata amount for the number of weeks they were registered up until the effective date of the withdrawal.

- interrupts their programme, they will be charged a pro-rata amount for the number of weeks in attendance, no fees will be charged during the period of interruption.
- changes mode (from FT to PT or vice versa), they will be charged a mixed fee comprising of the pro-rata amount for the number of weeks they were registered in their original mode, combined with a pro-rata amount for the remaining number of weeks registered in their new mode. Where a student changes from PT to FT this will lead to an increase in the fees payable.
- changes programme, they will be charged a mixed fee corresponding to the pro- rata amount for the number of weeks they were registered in their original programme, and a pro-rata amount for the remaining number of weeks registered in their new programme. In the event that a PGR student transfers to a programme with a higher fee their fee liability will therefore increase, conversely, where a student transfers to a programme with a lower fee their fee liability will be reduced.

Mixed and partial fees for students in Completion and Continuation status

Up until 30 September 2024, in the event that a PGR student is approved for a switch to completion status effective during the course of the academic session, they will be charged a mixed fee corresponding to the pro-rata amount for the number of weeks they were registered in their original fee mode, and a pro-rata amount for the remaining number of weeks registered in completion status.

After 01 October 2024, in the event that a PGR student is approved for a switch to completion status effective during the course of the academic session, they will be charged for the number of weeks they were enrolled as either part-time or full-time, no further tuition charges will apply.

In the event that a PGR student <u>may</u> be approved for a switch to completion status during the course of the academic session, they will initially be charged 52 weeks of fees in their original fee mode. If they are later approved for completion status, their fees will be recalculated on a pro-rata basis.

Up until 30 September 2024, in the event that a PGR student approved for completion status is expected to submit their thesis for examination within their completion period but with a submission deadline falling part-way through an academic session, they will be charged Completion fees on a pro-rata basis for the number of weeks from the start of the academic session to their maximum registration date. In the exceptional case that such a student is then approved for an extension and a move to continuation status, they will be liable for pro-rata Continuation fees to cover the extension period.

Up until 30 September 2024, in the event that a PGR student approved for continuation status is expected to submit their thesis for examination within their continuation period but with an extended submission deadline falling part-way through an academic session, they will be charged Continuation fees on a pro-rata basis for the number of weeks from the start of the academic session to their submission deadline. In the exceptional case that such a student is then approved for a further extension, they will be liable for pro-rata Continuation fees to cover the additional extension period.

Students who move into Completion status after 01 October 2024 will not incur any charges for completion or continuation status.

Late MPhil submissions

In the event that a PGR student submits their thesis for the examination of MPhil having exceeded the maximum permitted registration period for the degree (See Code of Practice for Postgraduate Research and Training), the Graduate School has the discretion to grant them a retrospective extension to their registration periods.

Examination periods

Once a PGR student submits their thesis for examination for the degree of MPhil or PhD, they are no longer liable for further tuition fees (save for any unpaid fees corresponding to periods prior to submission of thesis), and their student record is switched to 'dormant' mode.

Where a student submits their thesis for examination earlier than the maximum period of registration set out in the College's regulations, they will remain liable for fees only up to the point of submission in accordance with the above.

Where a PGR student receives a 'Revise and Resubmit' examination outcome and is permitted to submit their thesis for re-examination after 12 or 18 months, they will be charged a £280.00 re-examination fee, which will be payable after the point of re-submission.

If a PGR student is in debt to the College for fees accrued prior to their submission date, they will be permitted to submit their thesis for examination. However, the Research Degrees team will be unable to release the outcome of examination documentation nor award the student their degree until such time as the debt has been cleared.

14 Annex 8: CAS Deposit Refund Policy

This policy applies from the 2024/25 academic year onwards and is in accordance with the [University Fee Regulations.]

International students who are issued an unconditional offer to study at Goldsmiths are required to pay a deposit of £4,000 prior to the issue of their Certificate of Acceptance for Studies (CAS).

International student applicants are not required to pay a deposit if they:

- are not applying for a full-time course.
- are fully sponsored by a university-approved sponsor or home country government.
- have been awarded a full fee waiver from Goldsmiths.
- receive a US Federal Loan (FAFSA) covering full tuition fees.

Deposit payments must be received by the deadline date specified in their offer. Failure to pay the deposit by the required date may result in the offer being withdrawn.

Deposits are usually non-refundable and non-transferable. A deposit is defined as any payment made towards fees in advance of the start of the programme. Once a student has enrolled, any deposit payment is credited towards the overall fee for the programme and standard fee regulations will apply.

Deposits may be refunded in the following circumstances:

- If a student has applied for immigration permission to study at Goldsmiths but this is refused through no fault of their own. The immigration refusal notice must be provided by the student. **Deposits will not be refunded if the application for immigration permission is denied because the reason for refusal indicates a fault from the applicant (e.g., the student previously breached immigration conditions, committed some other criminal offence or used deception).**
- A visa refusal is successfully appealed, but it is too late for the applicant to start their studies at Goldsmiths on time.
- If a student is not able to apply for a visa because Goldsmiths is unable to issue a CAS.
- If a student is unable to travel to commence their studies due to government restrictions on travel and the University does not permit remote study. Documentary evidence must be supplied.
- If Goldsmiths does not provide the programme substantially as advertised. This may include a material change to the programme content or a change to the advertised start date.
- If a student accepts a place on an alternative programme at Goldsmiths, the deposit payment will normally be transferred to the new programme. Refunds will not be granted if a student accepts an alternative programme.

- If a student defers to a later point of entry for the same programme, the deposit paid will not be refunded but will be held by Goldsmiths as an advance payment towards the university fees for that programme.
- In exceptional circumstances and on receipt of verifiable documentary evidence that the student is unable to commence studies and chooses not to defer their offer. Such exceptional circumstances might include, but are not limited to, serious illness, natural disaster, or conflict.

All deposit refund requests must be made by emailing Registry@gold.ac.uk and at least 30 days prior to the start date of your programme, as stated on your offer letter.

Goldsmiths aims to process refunds within 30 working days of receipt (7 to process the refund, and 23 for the payments provider to send the refund), but Goldsmiths is not liable for any delay processing refunds beyond its reasonable control. Tuition Fee Policy and Procedures applies to refunds of deposit monies, such that refunds will only be made to the original payee and in compliance with UK legislation.

Where payment was made in a currency other than GBP (£), money will be refunded back in the currency used for payment and will be subject to the exchange rate on the day the refund is processed. Due to the policies of banking and payment partners we may not be able to refund an amount that exceeds the amount paid in the original currency.

Refunds may be subject to a 1% payment handling company processing charge.

15 Annex 9: Fee calculation for prior learning credits

Introduction

This annex covers the application of the fee adjustment when prior learning is applied.

Where a student has prior learning accepted under the Recognition of Prior Learning (RPL) Policy and Procedures, the tuition fee charge will be adjusted. The calculation will be adjusted on a pro-rata basis using the number of credits of the award. The full tuition fee will be divided by the credits of the award and then multiplied by the number of credits being taken (omitting the credits of prior learning accepted).

For example, a student enrolling on the full-time programme MA Media and Communications in 2024-25 has prior learning approved for 30 credits. The number of credits required on the programme is 180 credits. The fee is £11,170.00.

The fee is divided by the credit value of the programme and then multiplied by the number of credits being taken as below.

£11,170.00 divided by 180 credits = £62.00
180 credits minus 30 credits of prior learning = 150 credits
£62.00 multiplied by 150 credits = £9,308.00*

* Values are rounded to the nearest whole £.