

**University College Cork
Finance Office – Fees Office
Student Debtor Policy 2019-2020**

EU Undergraduates (New Entrants)

1. A Student Contribution Fee of €3,000 and a Capitation Fee of €250 are payable in full by all EU Undergraduate students (New Entrants) at registration. Where students are unable to pay the full Student Contribution/Capitation fee at registration due to their financial circumstances, they will be permitted to pay in two instalments.
2. The minimum first instalment payable online at registration is €1,750 (100% of Capitation Fee and 50% of Student Contribution fee) unless the student can provide written evidence at registration that they have applied for a grant to S.U.S.I (Student Universal Support Ireland) - the grant applications system. For information on S.U.S.I go to <https://susi.ie/>
3. Where written evidence of an application to or an award from S.U.S.I is provided at registration, the minimum first instalment payable will be €250. Students cannot pay this fee in two instalments.
4. The balance of the fee due (€1,500) is payable online on or before 31st January 2020.
5. Instalments received after 31 January 2020 and on or before 28 February 2020 will be subject to a late payment charge of €200. Instalments received after 28 February 2020 shall incur an additional late payment charge of €150, bringing the total late payment charge to €350. The maximum late payment charge will be €350 in any one academic year.
6. Where the minimum amount due is not paid at Registration, the student's ID card will be withheld. Students who have made no payment at the end of September will be contacted via email to their UCC e-mail account and by SMS text message to their personal mobile phone number. The Student will be requested to pay the minimum amount or to contact the Fees Office to agree an alternative repayment schedule. It should be noted that under no circumstances can a payment plan be made for the Capitation Fee of €250. This is payable in one instalment only. Students will be advised that they will lose access to Canvas and their student ID card may be deactivated until correct payment has been received by the Fees Office. Cards will be enabled and access to Canvas will be restored once the Fees Office have received payment or agreed a repayment plan with the students involved. Please note that it may take up to 36 hours to restore access to Canvas.
7. Students will be allowed access their examination results even if their fees are not paid in full. This is to facilitate the student's ability to register for repeat exams and pay the appropriate fee. Students will not be permitted to register for the following year until all fees are paid in full.
8. Ultimately the student will not be permitted to graduate until all fees due to UCC have been paid in full.

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9. Students should refer to the Fees Office website for details of the University Fee Refund policy. <http://www.ucc.ie/en/financeoffice/fees/>
10. Students who have previously attended a 3rd level Higher Education Institution may be personally liable for tuition fees. Please check your eligibility for free fees by following the enclosed link: - [Student Finance](#).
11. All students must make their payment of fees online when completing '**Online Registration**' at the beginning of each new academic year.

All other EU undergraduates

12. Ongoing EU Undergraduate students who are eligible for a S.U.S.I. grant and eligible for Free Tuition Fees must pay online €170 during Registration. This fee cannot be paid in two instalments. All other EU undergraduate students who are not grant holders (including repeat students and 1st year students who have previous third level attendance) must pay the relevant full fee online on registration.
13. Where students are unable to pay the relevant full fee online on registration due to their financial circumstances, they will be permitted to pay in two instalments as follows:
 - 11.1.1 Students eligible for Free Tuition Fees must pay €1,670 (100% of Capitation Fee and 50% of Student Contribution Charge) on registration with balance of €1,500 payable in January 2020.
 - 11.1.2 Students who are not eligible for Free Tuition Fees must pay 100% of the Capitation Fee plus 50% of the Student Contribution Charge and 50% of the relevant Tuition Fee on registration with the balance payable in January 2020.
14. Where the minimum amount due as per 12 & 13 above is not paid at Registration, the students will be denied access to Canvas and the services attached to their ID card may be deactivated e.g. access to the Mardyke Arena and book borrowing facilities in the Boole Library. It should be noted that under no circumstances can a payment plan be made for the Capitation Fee of €170. This is payable in one instalment only. Cards will be enabled and access to the services will be restored once the Fees Office have received the correct payment. Please note that it may take up to 36 hours to restore access to Canvas.
15. Instalments received after 31 January 2019 and on or before 28 February 2020 will be subject to a late payment charge of €200. Instalments received after 28 February 2020 shall incur an additional late payment charge of €150, bringing the total late payment charge to €350. The maximum late payment charge will be €350 in any one academic year.
16. Students will be allowed access their examination results even if their fees are not paid in full. This is to facilitate student's ability to register for repeat exams and pay the appropriate fee. Students will not be permitted to register for the following year until all fees are paid in full. Ultimately the student will not be permitted to graduate until all fees due to UCC have been paid in full.

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17. All students must make their payment of fees online when completing '**Online Registration**' at the beginning of each new academic year.

Other categories of students

Non EU UG Students

18 First Year Non-EU students must produce evidence to UCC on application that they are in a position to pay their fees for the full duration of their course and must pay 100% of fees at registration. Where 100% of the amount due is not paid at Registration, the students will be contacted via email to their UCC email account from October onwards advising them that the fee is due and the implications of non-payment. Action 15 above applies. For all non-first year Non-EU students who are not funded by a third party, UCC will allow a two-payment policy. Action 15 will apply where fees are paid after the payment dates.

Graduate Entry Medicine (GEM)

19. Currently UCC permits all GEM students to pay in two equal instalments. The first instalment (50%) is payable on or before registration, and the second instalment is payable on or before 31 January each year. Action 15 above applies.

20. All students must make their payment of fees online when completing '**Online Registration**' at the beginning of each new academic year.

POSTGRADUATES

Non-EU Postgraduate Students

1. Non-EU Postgraduate students (New Entrants) will be asked to pay 100% of fees at registration.
2. Existing Non-EU Postgraduate students are permitted to pay fees online in two instalments

EU Postgraduate Taught/Research Students

3. Students are permitted to pay fees in two instalments. 50% of fees are payable when the student registers online.
4. SUSI Funding – If the student has applied for funding from S.U.S.I., the student must provide written evidence at registration that they have been **approved** for a grant from S.U.S.I (Student Universal Support Ireland). For information on S.U.S.I go to www.susi.ie. Where the student is not awarded the full grant, the student is liable to pay 50% fees at registration and the partial S.U.S.I. grant will be deducted from the remaining balance. Where the student is awarded the full grant from S.U.S.I. **but the cost of the tuition fee is higher than the approved grant, the student is liable for the shortfall.** 50% of the shortfall fee is payable when the student registers online, with the balance of the shortfall to be paid as per timetable below.

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Research Funded Student Deadlines

5. Research/Department Funding – If the student is in receipt of funding from either a research grant or Departmental funding, an F1 form must be completed by the students supervisor/department and presented at registration or to the Fees Office prior to registration.

Start Date	Registration	Balance due	1st Payment Charge Applicable	Late	2nd Late Payment Charge Applicable
April 2019	50% fees due	30/07/19	€200 on 01/08/19		€150 on 01/09/19
July 2019	50% fees due	31/10/19	€200 on 01/11/19		€150 on 01/12/19
October 2019	50% fees due	31/01/20	€200 on 01/02/20		€150 on 01/03/20
January 2020	50% fees due	30/04/20	€200 on 01/05/20		€150 on 01/06/20

6. If a student does not pay the balance of fees within the required time frame, a late payment charge of €200 will be applied to the student's account. If the outstanding balance is not cleared on or before the end of the month, a second late payment charge of €150 will be applied to the student's account. The maximum late payment charge will be €350 in any one academic year.
7. Where the minimum amount due is not paid at Registration, the student's ID card will be withheld.
8. Students who have made no payment as outlined above will be contacted via email to their UCC e-mail account and by SMS text message to their personal mobile phone number. The student will be requested to pay the minimum amount as outlined above or to contact the Fees Office to agree an alternative repayment schedule. Students will be advised that their access to Canvas will be removed and the services attached to their ID card may be deactivated e.g. access to the Mardyke Arena and book borrowing facilities within the Boole Library. Cards will be enabled and access to the services will be restored once the Fees Office have received payment or agreed a repayment plan with the students involved. Please note that it may take up to 36 hours to restore access to Canvas.
9. Students will be allowed access their examination results even if their fees are not paid in full. This is to facilitate student's ability to register for repeat exams and pay the appropriate fee. Students will not be permitted to register for the following year until all fees are paid in full.
10. Ultimately the student will not be permitted to graduate until all fees due to UCC have been paid in full.
11. Students should refer to the Fees Office website for details of the University Fee Refund policy. <http://www.ucc.ie/en/financeoffice/fees/>

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Postgraduate Students (Calendar Year Programmes e.g. MBA)

12. Students in the above category will be required to pay 50% of fees at registration and 50% by the end of the 7th month of their course each year. For example, MBA students who register in January must pay 50% of the fee on registration and 50% of the fee by 31 July.
13. Where the minimum amount due is not paid at Registration, the students will be contacted via email to their UCC email account or by SMS text message to their personal mobile phone number advising them that the fee is due and the implications of non-payment. Students will be advised that their access to Canvas will be removed and the services attached to their ID cards e.g. access to the Mardyke Arena and book borrowing services within the Boole Library may be disabled. Cards will be enabled and access to the services will be restored once the Fees Office have received payment or agreed a repayment plan with the students involved. Please note that it may take up to 36 hours to restore access to Canvas.
14. If a student does not pay the balance of fees within the required time frame, a late payment charge of €200 will be applied to the student's account. If the outstanding balance is not cleared on or before the end of the month, a second late payment charge of €150 will be applied to the student's account. The maximum late payment charge will be €350 in any one academic year.
15. Students will be allowed access their examination results even if their fees are not paid in full. This is to facilitate student's ability to register for repeat exams and pay the appropriate fee. Students will not be permitted to register for the following year until all fees are paid in full.
16. Ultimately the student will not be permitted to graduate until all fees due to UCC have been paid in full.
17. All students must make their payment of fees online when completing '**Online Registration**' at the beginning of each new academic year.

1. Other

18. The late payment charge will be levied on all student accounts with an outstanding balance \geq €50
19. The policy will be effective for the academic year 2019/20.

1 Students eligible for free fees are those who: (a) are first-time undergraduates and (b) hold E.U. Nationality or Official Refugee Status (c) and have been ordinarily resident in an E.U. Member State for at least three of the five years preceding their entry to an approved course.

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