

Student Financial Regulations 2026-27

1. Introduction

During your time at York St John University (YSJ), we aim to support you fully in managing the financial aspects of your study. The following regulations set out the financial obligations between you and YSJ. They form part of the contract in place between YSJ and you, the student, and as such must be read carefully.

These regulations do not apply to students on Apprenticeship programmes where separate terms and conditions apply. These regulations apply to students on both the York and London campuses. Any departure from these regulations, including agreeing alternative payment terms, requires approval by the Director of Finance and the Chief Operating Officer in consultation with the University Secretary and Registrar and the Head of YSJ Global.

These Student Financial Regulations are structured into three sections:

- Those applicable to all students.
- Those applicable to home students only.
- Those applicable to international students only.

All Students

1. Tuition Fees

1.1 Tuition Fee Liability and Changes to Tuition Fees

When you accept the offer of a place at YSJ you make a contractual obligation in accordance with the Student Terms and Conditions to pay the fees charged for your course. You may also be charged other costs for optional elements of your

programme of study, however there will be no additional mandatory costs unless identified prior to acceptance of an offer. You are personally responsible for the fees, even if payment will be made by someone else such as Student Finance England (SFE), a relative or a sponsor. YSJ has the right to:

- withdraw you from your programme of study (and inform the UK Visas and Immigration (UKVI) of withdrawal of sponsorship if applicable under the Student Route) if you do not pay your tuition fees by the dates specified.
- require you to pay a proportion of tuition fees if you leave or suspend your studies part way during the academic year.
- stop you from enrolling and/or re-enrolling to continue a programme of study if you have had/have outstanding tuition fee debts.
- remove access to university resources and Learning Systems which may impact your ability to meet academic assessment requirements.
- refuse to admit you to a degree ceremony or release your degree certificate or any letter of confirmation of award or credit achieved until any tuition fee debt is paid.

Your Student Terms and Conditions provide information on the circumstances in which tuition fees may increase during the course of your studies. You must note that tuition fees are reviewed annually and may be increased in line with inflation, prior to the start of each academic year, and subject to the fee cap set by the UK government. Any Tuition Fee increase will only be applied from the start of the next academic year and will not be applied 'in year'. Full details can be found in the [Student Terms and Conditions](#).

Irrespective of domicile, repeat modules fees for undergraduate students will be charged on a pro-rata basis of the module credits as a percentage of the original programme price. Undergraduate students studying between 100-120 credits in repeat modules will be charged as a full-time student.

1.2 Suspension of Studies

If you and YSJ agree to a temporary suspension of your studies, any fees already paid may be kept by YSJ and credited against fees due from you after your return.

If you choose to suspend your studies you will be charged according to the tables found in Appendix B. The official suspension date will normally be recorded as the last date of engagement with your studies or submission of work, or, for research students, the last point of academic contact.

Where a student is suspended because of provisional action taken via the disciplinary process, no action will normally be taken in terms of fees; the date of the final disciplinary decision will be used to determine any fee liability requirements.

Further information on the suspension of studies process can be found in the [Code of Practice on Assessment](#).

1.3 Late Payment of Tuition Fees

YSJ understands that some students may have financial difficulties and will try to accommodate the needs of its students wherever reasonable. If you are having problems paying tuition fees, or any other sums due, it is essential that you contact YSJ Finance department via the Student Hub as soon as possible to discuss the situation.

If a student is in debt with their tuition fees, the University will communicate with the student about the debt and advise of the implications of non-payment. If necessary, the Director of Finance or nominee, working with the Academic Registrar or nominee, will authorise the implementation of sanctions or enforced withdrawal from studies on the grounds of tuition fee debt.

If you are not satisfied with the balance on your student debtor account, you should contact the Student Hub, who will facilitate a full review of all transactions, taking into account any contributing factors.

If you leave YSJ with any unpaid debts owed, the University has engaged an external debt collection company to recover outstanding debt and to recover any associated interest and legal costs from you. This will be noted on your credit record and may impact your ability to obtain credit in the future.

1.4 Withdrawal from study – student-led withdrawal and students presumed withdrawn

If you choose to withdraw from your studies partway through the academic year, this is called a student-led withdrawal. The University may alternatively presume you have withdrawn as per the Withdrawal from the University Policy (Section 23 – Code of Practice on Assessment).

If you choose to withdraw from your studies, or are presumed withdrawn, you will be charged according to the tables in Appendix B. Where the intention to withdraw has been made clear by the student in writing, the official withdrawal date will normally be recorded as the last date of engagement with your studies or submission of work, or, for research students, the last point of academic contact.

If you withdraw within 14 days of your enrolment date or the first day of Welcome Week, whichever is the latter, then you will not be charged any fees.

1.5 Enforced withdrawal from studies (otherwise known as termination of studies)

If you are not permitted to continue with your studies because of academic failure, the date used for fee liability will be the date when the decision was made to require your withdrawal. This will normally be the date of the relevant Assessment Board or Chair's Action.

If you are not permitted to continue with your studies for other reasons (for example, disciplinary expulsion or withdrawal due to non-payment of fees), the date used for fee liability will be the date when the decision was made to require your withdrawal. This will normally be the date of the relevant panel or management decision.

Where a student is withdrawn from studies as a result of breaching these Regulations, they can only appeal the withdrawal on the grounds of a procedural irregularity in the process undertaken under these Regulations which has had a material impact on the decision.

If a student appeals, the case will be considered by the University Secretary and Registrar and Academic Registrar, or delegates. If the appeal is upheld the case will be reconsidered using these Regulations. Any appeal must be made within 10 working days of the original decision.

1.6 Return of fees

YSJ bursaries and fee waivers will be allocated pro rata to tuition fees in line with the dates in Appendix B. For courses of non-standard duration, fees will be charged on a pro rata basis.

Where fees have been paid by way of sponsorship or a student loan from a funding body, any fees due to be refunded will be repaid to the funding body from which the payment was received by YSJ. Students in receipt of US Federal Loans will be refunded in line with US Government guidelines.

Where it is discovered that a student has used or attempted to use fraud, deception or false representation at any time during or after submitting an application with the University, the University will take steps as detailed in Appendix A.

In cases where it is discovered that a student has used or attempted to use a method of payment unauthorised by York St John University at any time during or after

applying to the University, the student's application/CAS/sponsorship will be withdrawn and/or enrolment withdrawn with immediate effect. Any payments will only be refunded via the original method of payment, where the initial account used for payment is found not to be able to accept refunds by the University, a refund will be issued directly to the student.

Where the University is in receipt of funds above the appropriate fees, refunds will be made where requested and where the amount exceeds £50. Refunds not requested, or refunds below £50, will be added to the University Student Support Fund.

1.7 Fee Payment Dates – Tables

Instalments due by below dates following any prior mandatory deposits paid

Students who start their studies between September 2026 and December 2026: 3 equal instalments subject to rounding of fee

Instalment	Instalment Date
Instalment 1	2 December 2026
Instalment 2	23 February 2027
Instalment 3	27 April 2027

Students who start their studies between January 2027 and April 2027: 3 equal instalments subject to rounding of fee

Instalment	Instalment Date
Instalment 1	23 March 2027
Instalment 2	25 May 2027

Instalment 3

7 September 2027

1.8 Discontinuation of Study

YSJ is committed to seeking to preserve continuation of study for its students as set out in the Student Protection Plan. In the unlikely event that YSJ discontinues a programme of study, all reasonable effort will be made to provide a satisfactory alternative. Where YSJ is unable to offer continuation of a programme of study, students will be compensated in accordance with the Refund and Compensation Policy.

1.9 Payment of Refunds

To comply with legislation including UK money laundering laws, repayment of funds will be made by the method the original payment was made where possible. For example, an amount paid by credit card will be refunded to the same credit card. YSJ will make reasonable endeavours to transfer the deposit in the most cost-effective way but will not be liable for any bank charges involved in the money transfer. In some cases, we may request evidence of bank details for payment to be issued. Payments made in a foreign currency will be refunded based on the amount in pounds sterling (GBP) initially received by YSJ. The University will not be held responsible for fluctuations in exchange rates.

In cases of bank refunds the YSJ Finance department will endeavour to process all refunds as quickly as possible, subject to conditions being met such as accurate bank account information. We cannot confirm how long it will take for money to reach your bank account after a refund has been submitted by the University.

2. Accommodation Charges

2.1 Payment of Accommodation Charges

If you live in YSJ accommodation, you will be notified of your accommodation charges at the start of the academic year. You can pay for your accommodation by direct debit in 3 instalments or by credit or debit card. When you confirm acceptance of your accommodation you will be asked to provide the bank details of your nominated account. Students who do not have a UK bank account may pay by bank card. The direct debit payments will be collected on 22 October 2026, 11 January 2027 and 12 April 2027.

YSJ will not accept payment in cash for any fee or charge over £250 per student. No change will be given.

If accommodation fees are unpaid for more than 2 weeks after the due date, we will notify the Campus and Residential Services team and they will take further action which may include commencing eviction proceedings.

No student with an outstanding accommodation debt is permitted to apply for YSJ managed accommodation.

If you leave YSJ with any unpaid debts owed, the University has engaged an approved external debt collection company to recover outstanding debt and to recover any associated interest legal costs from you. This may be noted on your credit record and may impact your ability to obtain credit in the future.

2.2 Accommodation Advance Payment

You are required to pay a £200 advance payment which must be paid when you accept your accommodation. This amount will be applied against your first instalment of accommodation charges.

2.3 Withdrawing from Accommodation

For further information about terms and conditions relating to ending your accommodation arrangements, including when you are withdrawing from or suspending studies at YSJ, please refer to the [Accommodation Terms and Conditions](#).

2.4 Commuter Rooms

The university offers short stay accommodation to currently enrolled students of up to 3 nights in any one week. Full terms and conditions can be found under [Commuter Accommodation terms and conditions](#).

Home Students Only

3. Payment of Tuition Fees – self-funded students only

UK tuition fees can be paid in full by cheque or debit/credit card, or you can pay by debit/credit card in three equal instalments, refer to dates in table 1.7. Students having fees paid on their behalf by a sponsor, for example, an employer, must provide evidence, prior to enrolment, confirming that this sponsor has agreed to pay these fees. This evidence must include billing information and contact details. Sponsorship amounts must be given in GBP.

For all self-funded students, credit or debit card details must be registered at least two weeks before the first payment is due to be collected, a check on those card details will take place for verification purposes, this may include a temporary hold of £1. These card details will be used by the university for automated fee collection on the published dates in table 1.7. Card details are held securely by the university payment provider to allow future payments to be collected automatically.

Any payment made to YSJ will not be classified as 'paid' until the following conditions have been met:

- The payment has been received by YSJ, which can take 3-5 working days. When paying through our external payment providers, receipt of payment must be confirmed by them to be considered as paid and
- The student's record has been updated to indicate that money has been received.

YSJ will not accept payment in cash for any fee transaction or charge over £250 per student. No change will be given.

4. Payment of Tuition fees - Student Loans

UK students on a designated undergraduate or a supported post graduate taught course such as a Postgraduate Certificate in Education (PGCE) programme may be eligible for a tuition fee loan from their funding body such as Student Finance England. You are responsible for entering the correct course and fee information when applying for support. Applications for support must be made in a timely manner. The tuition fee loan will be paid directly by the funding body to YSJ.

Where tuition fee loan funding has not been confirmed to YSJ by the appropriate funding body, students will be required to provide evidence of application within one month of the date of enrolment. If no evidence of a tuition fee loan application is provided, YSJ will assume you are independently funded and require direct payment in line with the standard tuition fee payment dates.

Students studying a postgraduate degree programme may be eligible for a postgraduate loan from their funding body, for example, Student Finance England. The loan will be paid directly to the student. This loan is a contribution to living costs and may not cover all expenses including tuition and living expenses. Where this

loan does not cover all costs, students will need to supplement this shortfall themselves.

Sponsored International students (including EU students) only

This refers to students who require a student visa to study in the UK

5. Payment of Tuition Fees

5.1 Deposits

All sponsored international applicants to the University must pay a minimum 50% deposit (of the first year's fees if a multi-year programme) once they are issued with an unconditional offer of a place to study at YSJ, unless they have official financial sponsorship or are paying through a state loans systems. The funds must be cleared in YSJ's account before an applicant will be issued with a Confirmation of Acceptance of Studies (CAS). Students will need the CAS number to apply for a Student visa.

In cases of official financial sponsorship or loans, official loan confirmation or financial sponsorship letters can be used to meet the deposit requirement. The financial sponsor letter must be in a format approved by YSJ. The letter must be signed by an authorised individual, have an official stamp from the issuing body and include:

- The student's full name as it appears on their passport.
- The name and contact of the official financial sponsor.
- The date of the letter.
- The length of the sponsorship and
- The amount of money the sponsorship covers or a statement that all course fees and living costs will be covered.

Students paying through the US student loans system must submit official notification of the loan to the YSJ International Admissions office.

Students who wish to defer their offer before being issued with a CAS will be able to roll over their deposit to the next academic cycle. An offer will only be deferred up to the maximum of 12 months from the intended first entry point.

Once a student has paid the deposit there will be a 14-calendar day cancellation period from the date the payment was received by YSJ when the deposit may be repaid in full. This is subject to the fraudulent payment conditions set out in Appendix A.

YSJ will not accept payment in cash for any fee or charge over £250 per student. No change will be given.

Deposit requirements may vary in certain markets and are subject to change in response to local regulatory conditions. Any such adjustments will be communicated directly to affected applicants.

5.2 Remaining fees

All International students on Undergraduate or Postgraduate programmes can pay the remaining 50% of their fees in full or by three equal instalments during the period of study on dates shown in table 1.7. If a student decides to pay by instalments, they must select the instalment option as part of the online enrolment process. There are no additional charges added for choosing this option, and this option will only be available up to the student's enrolment date.

Students with a placement year scheduled as part of their programme must pay all fees owed in full before they will be allowed to be fully enrolled and attend their placement. To ensure the credibility and integrity of our sponsorship, as outlined in Appendix A, students will not be permitted to remove their work placement year from

their course at any time after their CAS has been processed (Used) by the UKVI or after being issued with a visa, in line with our [Immigration Compliance Regulation](#).

Fees for pre-sessional programmes (for example, English Language programmes designed to improve a student's language ability before their substantive programme) must be paid in advance in addition to the deposit for the substantive programme.

YSJ will not accept payment in cash for any fee or charge over £250 per student. No change will be given.

5.3 Refunds

The University's approach to refunds is set out in Appendix A. This lists the amount to be refunded in different situations.

Decisions on other circumstances will be made at YSJ's discretion by the Director of Finance in consultation with the Head of Immigration and Compliance and the University Secretary and Registrar in line with current legislation. Documentary proof of the circumstances arising may be requested.

Deposits paid in a foreign currency will be returned based on the amount in pounds sterling (GBP) received by YSJ.

Refunds to international students who are no longer a student at the university will not be completed until the YSJ Finance department receives confirmation from the Head of Immigration and Compliance that the refund can be processed. Students requesting refunds must submit the completed Deposit or Fee Refund Request Form along with the full UK exit information to the Visa and Compliance Team.

Where an applicant has had a visa refusal, they must complete the Deposit or Fee Refund Request Form and send it to the Visa and Compliance Team along with the

full copy of the visa refusal letter.

6. Appendix A – Criteria for refunds of deposits and/or tuition fees

It should be noted that

- Where the visa is refused on the grounds of fraud and/or fraudulent documents, YSJ's Anti-Fraud Policy and Procedure will be followed.

#	Reason for withdrawal	Refund position
1	Withdrawn CAS or visa application	
A	CAS was withdrawn by YSJ as a result of the student not submitting a visa application for any reason (other than the course being discontinued by YSJ)	Full refund less £500 admin fee
B	Student withdrew their visa application for any reason (other than the course being discontinued by YSJ) after CAS has been processed (Used) by the UKVI and before a decision has been made	Full refund less £500 admin fee
C	CAS or visa application was withdrawn due to the student using fraud/deception/false representation	YSJ retention of 100% deposit
2	Course deferments	
A	CAS or sponsorship was withdrawn by YSJ as a result of the student wishing to defer their studies to the next academic year	Full refund or tuition fee will be deferred to the next intake less £500 admin fee
B	Student has received a visa refusal from the UK Visas and Immigration (UKVI), and the student wishes to defer to the next intake (subject to the discretion and approval of YSJ)	YSJ retention of a deposit amount based on the reason for refusal (as outlined below) Any remaining deposit will be deferred to the next intake

3	Standard student visa refusal (non-student error)	
A	Student has failed a UKVI credibility interview	Full refund less £500 admin fee
B	UKVIs state they cannot verify bank statements with the issuing bank	Full refund less £500 admin fee
C	UKVI states the student did not comply with a Request for Information/documents but the student did (and evidence is provided by the student to prove this)	Full refund less £500 admin fee
D	Failure to attend any interview arranged by the UKVI during the visa application process	Full refund less £500 admin fee
E	Failure to pay Immigration Health Surcharge with the visa application	Full refund less £500 admin fee
F	Financial requirement was not met by the student	Full refund less £500 admin fee
G	Not submitting financial documents	Full refund less £500 admin fee
H	Submitting bank statements without sufficient funds	Full refund less £500 admin fee
I	Submitting bank statements that do not meet the 28-day requirement	Full refund less £500 admin fee
J	Submitting expired bank statements	Full refund less £500 admin fee
K	Submitting bank statements that do not belong to the student/parents/legal guardian/joint bank accounts	Full refund less £500 admin fee
L	Not justifying source of funds	Full refund less £500 admin fee
M	UKVI not believing funds belong to student	Full refund less £500 admin fee
N	Where student did not submit supporting documents for their visa application, for example, TB certificates Academic certificates Academic transcripts	Full refund less £500 admin fee

	English Language qualifications	
O	Where the student did not comply with Request for Information/documents	Full refund less £500 admin fee
4	Other student visa refusal (student error)	
A	Submitting fraudulent documents	YSJ retention of 100% deposit
B	Deception/false representation	YSJ retention of 100% deposit
C	Not disclosing information requested by the UKVI	YSJ retention of 100% deposit
D	Not being truthful with information requested by UKVI	YSJ retention of 100% deposit
5	Breach of Student visa conditions/UK Immigration law/UKVI rules and regulations	
A	Student has breached any Student visa conditions/UK Immigration law/UKVI rules and regulations at any time during the validity period of their student visa	YSJ retention of 100% deposit/fees paid to date
B	Student deported from the UK	YSJ retention of 100% deposit/fees paid to date
6	Refused entry into the UK at a UK Border	
A	Student has been refused entry at the UK Border due to one of the following: <ul style="list-style-type: none"> • Providing documents that are deemed to be fraudulent by the UKVI/UK Border Officials. • Demonstrating poor English Language skills when conversing with UK Border Officials. • Using deception/false representation when liaising with UK Border Officials. • Not disclosing information requested by the UKVI/UK Border Officials. • Not being truthful with information requested by UKVI/UK Border Officials. 	YSJ retention of 100% deposit/fees paid to date

B	Student has been refused entry at the UK Border due to other reasons	Full refund less £500 admin fee
7	Academic matters	
A	Failure to progress from pre-sessional course to substantive degree programme on academic grounds	Full refund of deposit for substantive course
B	Failure to progress from pre-sessional course to substantive degree programme on the grounds of non-attendance (as defined in the Attendance Policy and Attendance Regulations)	YSJ retention of 100% deposit for substantive course
C	Failure to enrol having been known to travel to the UK	Full refund less £500 admin fee if student provides evidence of returning to their home country within 40 days of report to UKVI; otherwise YSJ 100% retention of deposit
D	Failure to engage with the programme within three weeks following enrolment	Full refund less £500 admin fee if student provides evidence of returning to their home country within 40 days of report to UKVI; otherwise YSJ 100% retention of deposit
E	Cancellation of work placement year	Retention of any tuition fees already paid for placement year
8	Students identified to have attempted financial fraud	YSJ retention of 100% deposit/fees paid to date
9	Other reasons leading to a student withdrawing/being withdrawn	Refund of any fees paid above amount liable

		Refunds not requested and below £50 will be retained by YSJ 3 months after completion of study and funds will be added to the University Student Support Fund
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7. Appendix B

Fee Liability Points – Tables

All Full and Part Time Students charged by Academic Year

Students who start their studies in September 2026

Liability Point	Student withdraws, is presumed withdrawn, or suspends during:	Fee liability
Liability Point 1	21 September 2026 to 10 January 2027	25% of full fees
Liability Point 2	11 January 2027 to 11 April 2027	50% of full fees
Liability Point 3	12 April 2027 to the end of that courses' study year	Full fees

Students who start their studies in January or February 2027

Liability Point	Student withdraws, is presumed withdrawn, or suspends during:	Fee liability
Liability Point 1	1 February 2027 to 11 April 2027	25% of full fees
Liability Point 2	12 April 2027 to 26 September 2027	50% of full fees
Liability Point 3	27 September 2027 to the end of that courses' study year	Full fees

Students who start their 2026/27 studies at any other time

Student withdraws, is presumed withdrawn, or suspends:	Fee liability
After their 2nd week but before the end of month 4 of their recorded start date	25% of full fees
From start of month 5 but before the end of month 8 of their recorded start date	50% of full fees
From start of month 9 of their recorded start date	Full fees

Full and part time Students charged per module

Student withdraws, is presumed withdrawn, or suspends having:	Fee liability
Attended fewer than 3 sessions/lectures	25% of full fees
Attended 3 sessions/lectures or more	Full Fees

18 Month courses, Accelerated Degrees and Non-Standard Length Programmes

Student will be charged pro-rata based on the last month of completed study	Fee liability
<p>18 Month Course</p> <p>For example, for fees of £9,000, if 10 months completed out of 18 total, student liable for 10/18 of total fees: £9,000 divided by 18, multiplied by 10 months completed = £5,000 owed</p> <p>Accelerated Degrees</p> <p>For example, for fees of £10,000, if 3 months completed out of 6 total, student liable for 3/6 of total fees: £10,000 divided by 6, multiplied by 3 months completed = £5,000 owed</p> <p>Other Non-Standard Course Length (Units of Months not Years)</p> <p>For example, for fees of 15,000, if 12 months completed out of 15 total, student liable for 12/15 of total fees: £15,000 divided by 15, multiplied by 12 months completed = £12,000 owed</p>	Pro-rata based on months completed

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