



Catherine Webb
Bursar

15 August 2024

Dear undergraduate student

I am pleased to welcome you at Emmanuel College, an inclusive, vibrant and friendly community. Thank you for choosing Emmanuel College, a place where we aim to equip every member with the knowledge and skills they need to flourish, for life. I hope that your journey with us is enjoyable, and I very much look forward to meeting you in person before too long.

To all new Undergraduate students

This letter concerns financial arrangements for undergraduate Freshers coming into residence in October. It is a long, complicated, and dull letter, but it is extremely important, so please read it very carefully. This letter should be read in conjunction to the letter from the Senior Tutor regarding Student Finances and Hardship.

Since the Teaching and Higher Education Act (1998), both UK and EU Students have been responsible for paying their own University fees. Student Finance assess students for Student Support, depending on where they live. However, the College, on behalf of the University, assesses students for University Tuition Fee purposes. The College also collects payment of your fees.

Fees and student support

Home and EU settled status students

University Fees

In mid-November you will receive an invoice from student-billing@emma.cam.ac.uk for any component of the University Fee that is due directly from you. You will be expected to pay the invoice in two equal instalments by 15th January 2025 and 27th April 2025. You will receive only one invoice for your University Fee for the whole year. If you wish to do so, you may pay the entire invoice by the earlier date.

College fee

Please note that as well as the University Fee there is a College Fee but, for Home or EU settled status students, this is paid on your behalf.

If you have not already done so, please supply a copy of your Student Finance “University of College Payment Advice” document. This should be shared with the Admissions Officer by Friday 23rd August 2024 via email: admissions@emma.cam.ac.uk. This is explained in Lesley Shaw’s email of 4th April 2024 titled Emmanuel College – Student Finance (Fees & Living Costs).

If you receive these documents after 23rd August, please provide the Bursary at student-billing@emma.cam.ac.uk with a copy immediately on receipt. Only the balance of your fees that are not

funded by a student loan will then be charged to you. Your ability to apply for further financial support whilst you are in college may depend upon this documentation.

The document from Student Finance will indicate if you are certified as a Publicly-Funded student – without this documentation the College will need to ask you for alternative evidence of your fee status. In the event that you are unable to confirm your status as a Publicly-Funded student you will be personally responsible for meeting the cost of the College Fee in full (which in 2024-25 will be £11,800.00).

Student Support

The College needs the following financial information from you so that fees can be processed smoothly, if you have not already done so before 23rd August 2024, please supply student-billing@emma.cam.ac.uk with notification of the amount of the University fee for 2024-25 which you intend to fund from a student loan, if applicable.

If you are not applying to Student Finance for support you'll need to supply a completed and signed fee status questionnaire as explained in Lesley Shaw's email of 4th April 2024 titled Emmanuel College – Student Finance (Fees & Living Costs).

If you fail to provide the information listed above, you should note the following consequences:

- The College will not be able to confirm your exemption from the College fee and this sum (£11,800.00 for 2024-25) will be charged to you personally.
- You will be personally responsible for meeting the University fee in full.
- The College will be unable to certify to Student Finance that you have started on your course.
- You will be unable to establish your eligibility for support under the Cambridge Bursary Scheme.

If you are likely to encounter difficulty in paying your contribution to the University fee, you must inform your Tutor as soon as possible.

Please note, an unexplained failure to pay the fee may lead to the University withdrawing your examination entry that will jeopardise your degree.

Overseas students responsible for paying their own University and College Fees

Overseas students who are responsible for meeting the cost of their own University and College fees, either from a grant paid directly to them, or on a personal basis, may pay their fees in three instalments.

Overseas and non Publicly-Funded students are responsible for meeting the full College fee personally which for 2024-25 will be £11,800.00. This fee is invoiced to you for each year of your course (see below).

You will receive a Proforma Bill on arrival at the College and will be required to pay the first fee instalment by 16th October 2024. All fees are therefore payable by the following dates:

Michaelmas Term fees by:	16 th October 2024
Lent Term fees by:	15 th January 2025
Easter Term fees by:	27 th April 2025

A formal fees bill for all University and College fees due from you in three instalments will be also sent to you mid-November, which should be identical to the one received at the beginning of Michaelmas term. Please adjust the formal bill by deducting the one third of fees you have already paid and pay half of the balance of the invoiced fees by the above due dates. For further clarification please see Appendix 1.

Payments to students and bank account requirements

During your time at Emmanuel it is likely that the College will make a payment to you, perhaps for a prize, award, or scholarship, or a grant for travel or hardship. Please be advised that the College will only remit to your personal UK bank account, please use the online bank form on the College's website to request a bank letter that will enable you to open a UK bank account if you do not have one. Any unclaimed balances within 24 months of your course finishing will be treated as a donation to the College.

If you do not have a UK bank account you should be aware that in order to obtain one it will be necessary to supply various proofs of identity (for example your current valid passport with visa, letter of introduction from the College - by contacting Tutorial Office at tutorial-office@emma.cam.ac.uk list of College fees, confirmation of sponsorship or bursary and University card). In addition, you will need to explain the reason for your residence in the UK. If you are in any doubt about your ability to pay via the banking system, travellers' cheques are an alternative method of payment.

Bills and payment arrangements

All Freshers

First payment and College Bill

The College requires a First Payment of £2,415.00 from each undergraduate fresher arriving at Emmanuel for the new academic year. This amount is then held as a permanent credit on your account and is set against the final bill for your course. A First Payment is required because rent and charges are billed a significant time in arrears (termly) and if your expenditure follows a normal pattern then your **final bill** should be close to zero. The First Payment **cannot** be offset against any interim debts to the College. This payment should be made by no later than 16th October 2024.

Arrangements should be made for the First Payment (as detailed below under 'All Freshers – First Payment of College Bills' and referred to in Lesley Shaw's email of 4th April 2024) by a transfer of funds directly into the College bank account quoting your CRSID (information on how to obtain your CRSID will be available in the Freshers' pack from the College Registrar) or full name as a reference. The details necessary to make your prepayment directly into the College bank account are given at the end of the document.

If you encounter any difficulties in making the First Payment, please contact me as soon as possible at: csw28@emma.cam.ac.uk.

Payment of rent and charges

Bills for the payment of rent and charges will be emailed to you. Any suspected error in the calculation of a bill should be raised via email to student-billing@emma.cam.ac.uk. Bills must be paid as below:

Michaelmas Term bill:	15 th January 2025
Lent Term bill:	27 th April 2025
Easter Term bill:	15 th October 2025

Please note that the Michaelmas bill will contain a reminder of any University and College fees due for settlement and this will be shown as "Balance brought forward".

Reminders are not sent, and any bill not paid by the appropriate settlement date will be subject to a College Fine of the amount of £50.00.

It is essential that those undergraduates in receipt of covenanted or other payments from family members should ensure that necessary arrangements are made such that College bills may be paid on the appropriate date. In the case of money not being available on time, undergraduates will normally be expected to make the necessary arrangements for payment of bills themselves. If you find yourself unable to pay your bill by the settlement date you must immediately contact your Tutor who may, in appropriate cases, make special arrangements.

Financial transfers from home and overseas banks to the College

All payments for student accounts should be made using the below bank account details.

Transfers may be made from home and overseas banks directly into the College bank account as detailed below:

Barclays Bank plc
9-11 St Andrews Street
Cambridge
CB2 3AX

Account name:	Emmanuel College
Bank sort code:	20-17-68
Bank account no:	00347183
IBAN:	GB 98 BARC 201768 00347183
Swift Code:	BARCGB22

In all cases your CRSID or your full name must be quoted as a reference. You will be expected to meet any bank charges related to these transfers personally.

Payments from overseas accounts can also be made via Transfermate by accessing the following link:
<https://emmanuelcollegecambridge.transfermateeducation.com/>

If you have any queries regarding this letter or financial matters in general, please do not hesitate to contact me: telephone number 01223 334225 or e-mail cs28@emma.cam.ac.uk.

I look forward to welcoming you to Emmanuel in the autumn,



Catherine Webb
Bursar

Appendix 1

Applicable to overseas students responsible for paying their own University and College fees

On or after 1st Oct	Proforma Fees bill issued	£30,000.00
Mid-October 1st instalment is due		£10,000.00
Total remainder, payable as per the bill breakdown		£20,000.00
Mid-November	Formal fees bill issued, as per proforma bill	£30,000.00
By mid-November students should have paid the first fee instalment shown on proforma bill as such, off the total due 1/3rd should be deducted		£10,000.00
Total remainder, payable as per the bill breakdown		£20,000.00