

# Debt policy and procedures from 2011–2012

## Introduction

This policy outlines the arrangements for payment of student tuition fees and for the recovery of student tuition fee debt, together with the procedures to be applied in the event of non-payment of fees. It also covers sanctions which may be used against students with outstanding debts and is designed to ensure that all students are treated fairly and equitably.

This policy applies to all students - including part-time, full time undergraduates, postgraduates, home and international students. This policy version is new for 2011–2012, students with debts from previous years should refer to the Debt Policy [2008–2009](#) and students with debts from 2009–2010 and 2010–2011 should refer to the Debt Policy [2009–2010](#).

- ‘Students’ are defined as persons registered onto any programme of study in the university.
- ‘Tuition fee debt’ is defined as an outstanding payment owed to the university in respect of tuition fees. It can be either from a prior year outstanding payment or non-payment of tuition fees for the current year, which have not been paid by an agreed (instalment) date.
- The university reserves the right to pursue payment via a debt collector when an individual is no longer a student of the university.

## Tuition fees payment

Tuition fees should be paid in full at the time of registration. Payment must be in sterling and can be made in full by BACs, debit card, credit card, cheque, the university online account (via BANNERWEB) or bankers draft for overseas students. Under no circumstances will cash, in any currency, be accepted.

If it is not possible for students to pay the full amount at registration the university will accept two payments: 50% of the outstanding balance after any discounts and deposits are applied at the time of registration and the remaining 50% on or before the last Friday in January for September starters, and last Friday in May for January starters. Those eligible students who opt to pay tuition fees up-front rather than taking out a Tuition Fee Loan, and who subsequently fall behind on their second instalment, will be expected to transfer to the deferred Tuition Fee Loan scheme and request a loan from the Student Loan Company (SLC) to cover the outstanding balance. Should this loan not be requested and the balance remains outstanding, the student will be withdrawn from the university.

## Payment by a sponsor

If tuition fees are to be paid by a sponsor such as the Local Authority/ Student Loans Company (LA/SLC), the National Health Service (NHS), or employer, it is the student’s personal responsibility to ensure that fees are paid. Should the sponsor default on payments, the responsibility falls upon the student to pay the fees. Students must contact their local Finance office and make acceptable arrangements to pay as swiftly as possible.

Students who are being sponsored by an employer should provide a letter from the employer confirming sponsorship. Letters of sponsorship from individuals (i.e. parents, relatives, friends, etc) are not acceptable.

### **Financial support and advice**

Students who are experiencing unforeseen financial difficulties in paying their tuition fees after they have registered onto the programme for that academic year should seek help at the earliest possible opportunity. The university will be sympathetic and assist where it can, however, the quality of teaching is dependent upon funding and the university must therefore act to recover all outstanding debts. In exceptional circumstances, which are supported by documentary evidence, a student may be permitted to defer payments. These arrangements may only be made by the Student Finance & Financial Support Team following individual consultation and negotiation.

Students should submit a letter to the Finance Manager/Advisor at their local campus Student Centre. The letter must give the reasons why they are unable to pay their tuition fee on the due date and specify the date by which they will make the payment. The letter should explain why sufficient funds will be available at this time and must be supported by third party documentary evidence. Letters from friends or relatives are not acceptable if presented as the only evidence.

Should a student wish to discuss his or her proposal with a Finance Manager/Advisor an appointment will be made, however a letter as outlined above should also be submitted. Students will receive a reply from the Finance Manager/Advisor in writing advising one of these options:

1. Acceptance of proposal with conditions OR
2. Decline letter OR
3. Request for further information or to attend an appointment.

Any exceptional payment agreements given to students will have the standard due payment date as the last working day of the month in which it has been agreed that the payment should be made. Should the re-negotiated payment date not be met, any exceptional payment agreement will be cancelled and the full outstanding balance be requested. No student will be permitted to carry tuition fees into the next academic year.

### **Sanctions for the non-payment of tuition fees**

#### **Stage 1**

- All students who fail to pay on a due date will be sent, an email to their University of Greenwich email account or a letter to the postal address we hold for them in the student records system, advising them of their outstanding obligation to the university with a link to the Student Portal where they can check the balance of their student account statement. Access to computer and library facilities will be restricted in 7 days time.
- Students who make payment in full or receive an exceptional payment plan will have their access reinstated.

#### **Stage 2**

- After 7 days all students who have failed to pay the fee due or obtain an exceptional payment plan will be sent a second email to their University of Greenwich e-mail account or a letter to the postal address we hold for them in the student records system advising them of their outstanding obligation to the university with a link to the Student Portal where they can check the balance of their student account statement.
- If after 7 days from the date of the second email or letter the student has either failed to pay the fee due or agree an exceptional payment plan the student will have his or her BannerWeb access removed. (This will prevent students from: accessing coursework header sheets and the ability to hand-in/electronically submit coursework, obtaining student letters for bank or building societies, viewing academic profile, grades, marks, etc).
- Students who make payment in full or receive an exceptional payment plan will have their access reinstated.

#### **Stage 3**

- After 7 days all students who fail to respond to stages 1 and 2 above, who have failed to pay the fee due or obtain an exceptional payment plan will be sent a third letter and a statement. This will advise them of their outstanding obligation to the university.
- The letter will state that those students, who fail to pay their tuition fee in full or make an exceptional payment plan with the university within a further 7 days, will be withdrawn for the non-payment of tuition fees.

- Students who are to be withdrawn will be sent a final letter and an email advising them of the date they are due to be withdrawn, should they not make payment in full or come to an exceptional payment plan during the intervening period.

- Students who make payment in full or receive an exceptional payment plan before the withdrawal process will have their access to services reinstated.

**Please note** all e-mail correspondence will be sent to the Students University of Greenwich e-mail account.

**Additional sanctions**

The following sanctions will also be applied in the event of student tuition fee debt:

- **Transcripts/certificates** - Transcripts or certificates of assessment results will not be provided to students who owe tuition fees to the university.

- **Re-registration** - Students with previous year debt will not be allowed to re-register until this debt is cleared in full. They will then be required to make payments to register as stated in university registration rules and regulations.

- **Attendance at graduation** - Students who have not paid their tuition fees in full will not be allowed to attend the Graduation ceremonies.

- **External debt agencies** - Once a student has left the university should they have tuition fees outstanding the university will reserve the right to refer the debt to an outside collection agency.

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