

Debtor Regulations 2015/16

1. Introduction
 - 1.1 Students are expected and required to pay all fees due to the University, whether for tuition, materials and equipment hire or library fines, by the appropriate due date. Details of payment requirements, due dates and fee levels can be found in, *inter alia*, the Fee Regulations and Tuition Fee Schedule.
 - 1.2 Students who fail to make payment by the due date and who have not made arrangements with the Finance Department for an alternative payment plan will be classified as Debtors, and may be liable to a range of sanctions, which include late payment fees, non-consideration of results, and termination of studies.
 - 1.3 Only upon payment of the outstanding debt, or upon making alternative arrangements for payment to the satisfaction of the Director of Finance, will a student's Debtor status be removed.
 - 1.4 Students who are experiencing unforeseen financial difficulties in paying their fees should seek help at the earliest opportunity. Such students should contact the Gateway team in the University Library in the first instance.
 - 1.5 Debt incurred through non-payment of residential accommodation fees (rent) does not fall within the scope of these regulations as statutory legislation governs the management of rent arrears. Sanctions for such debts are detailed in the 'Terms and conditions of residence', and include termination of the residency agreement and exclusion from university accommodation.
2. Tuition Fees
 - 2.1 *Students without instalment arrangements*
 - 2.1.1 In accordance with the Fee Regulations, all students who have not made arrangements (or are not eligible) to pay tuition fees in instalments are required to pay at least 50% of the non-SLC funded element of their tuition fees before the end of the published enrolment period for their course. The balance of fees must be paid by 31 January of the following calendar year, or within five months of the published enrolment period for students with non-standard start dates.
 - 2.1.2 Students who fail to make this payment within this time frame, or fail to pay the balance by the relevant due date, will be advised in writing that failure to pay within 14 days will result in their being classified as a Debtor, and that the appropriate debt sanctions will be applied (see below).
 - 2.2 *Students with instalment arrangements*
 - 2.2.1 In accordance with the Fee Regulations, certain categories of students are eligible to make arrangements with the Finance Department to pay by monthly instalments.
 - 2.2.2 Students who miss a monthly instalment payment will be advised in writing that failure to pay within 14 days will result in their being classified as a Debtor, and that the appropriate debt sanctions will be applied (see below).
3. Debt Sanctions
 - 3.1 ***Tuition Fee Debts***
 - 3.1.1 Students classified as Debtors (see paragraph 1.2 above) and who owe the University tuition fees as follows

- in the case of students with a tuition fee liability of £5,000 or more for the academic year in question, owe the University £1,000 or more in Tuition Fees; or
- in the case of students with a tuition fee liability of less than £5,000 for the academic year in question, owe the University £500 or more

will not have their marks presented to or considered by any Board of Examiners. As a consequence, such Debtors will not be permitted to progress, re-enrol, graduate, attend a graduation ceremony, or receive any results, certificate, diploma or official transcript in relation to the programme of study to which the debt relates.

- 3.1.2 Students will be advised annually of the date by which they will need to clear their debt in order to avoid these sanctions being applied. Such deadlines will be determined by the Deputy Registrar & Head of Student Administration, and will fall no earlier than three weeks prior to the relevant Board of Examiners.
- 3.1.3 Where a student's Debtor status is removed after the specified deadline, the student's marks will normally be presented to the subsequent meeting of that Board of Examiners.
- 3.1.3 Any such Debtor who is still a Debtor at 31 October of the following Academic Year will normally have their registration with the University terminated. Students whose registration is so terminated will be advised of this in writing, and will only exceptionally be permitted to re-enrol with the University, and only at the discretion of the Deputy Registrar & Head of Student Administration.

3.2 ***Other Debts***

3.2.1 Library Fines

To ensure the effective circulation of resources to all Library users and encourage the prompt return of loaned items, the Library charges fines for overdue items. Details of the fines charged can be found at <http://community.ucreative.ac.uk/article/13832/Does-the-Library-charge-fines>
Students will not be allowed to borrow further items if their unpaid fines exceed £19.99.

3.2.2 Equipment Hire

To ensure the prompt return of loaned items the Stores will charge a fine per day for each overdue day. The fine will remain on the loan system until paid. Students will not be able to borrow any further equipment until fines have been paid.

4. Referral to External Agencies

- 4.1 The University may at any time refer an unpaid debt to an external debt collection agency. Any charges incurred as a result of referring a debt to an external agency may be added to the student's account.

Approved
Academic Planning Committee, 18.03.2015
Leadership Team, 26.05.2015
Employment & Finance Committee, 25.06.2015