

## Debtor Regulations 2016/2017

### 1. Introduction

- 1.1 You 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 the University's Fee Regulations and Tuition Fee Schedule, available through the [Study at UCA](#) pages of our website.
- 1.2 If you do not make payment by the due date and you have not made arrangements with the Finance Department for an alternative payment plan you will be classified as a Debtor. Debtors are liable to a range of sanctions, which include late payment fees, non-consideration of results and termination of studies.
- 1.3 We only remove your status a Debtor once you have paid your outstanding debt or you have made alternative arrangements for payment to the satisfaction of the Director of Finance.
- 1.4 If you are experiencing unforeseen financial difficulties and cannot pay your fees you should seek help at the earliest opportunity. Please contact the Gateway team in the University Library in the first instance.
- 1.5 If you become a Debtor because you have not paid residential accommodation fees (rent), separate arrangements apply. Non-payment of rent does not fall within the scope of these debtor regulations because the management of rent arrears is covered by statutory legislation. Sanctions for debts relating to University accommodation 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, if you have not made arrangements (or are not eligible) to pay tuition fees in instalments you must pay at least 50% of the non-SLC funded element of your tuition fees before the end of the published enrolment period for your course. If you have a standard September start date, the balance of your tuition 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 If you fail to make payment within the above time frame, or fail to pay the balance by the relevant due date, you will be advised in writing that failure to pay within 14 days of the date of the letter we will send you will result in you being classified as a Debtor, and that the appropriate debt sanctions will be applied to you (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 If we have given you a monthly-instalment plan and you miss a monthly instalment payment you will be advised in writing that failure to pay within 14 days of the letter

we will send you will result in you being classified as a Debtor, and that the appropriate debt sanctions will be applied to you (see below).

### 3 Debt Sanctions

#### 3.1 Tuition Fee Debts

3.1.1 You will be classified as a Debtor (see paragraph 1.2 above) because you owe the University tuition fees as follows:

- the tuition fees for your course are £5,000 or more for the academic year in question and you owe the University £1,000 or more of those tuition fees; or
- the tuition fees for your course are less than £5,000 for the academic year in question and you owe the University £500 or more of those tuition fees

If you fall into one of the two categories above, you will not have your marks presented to or considered by any Board of Examiners. As a consequence, you 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 your tuition fee debt relates.

3.1.2 Students are told every year of the date by which they must clear any tuition fee debts in order to avoid 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 If we remove your Debtor status after the specified deadline, your marks will normally be presented to the next scheduled meeting of the Board of Examiners for your course.

3.1.3 If you are still a Debtor on 31 October of the following academic year normally you will have your registration with the University terminated. If we end your studies in this way as a result of you being a Debtor you will be advised of this in writing. You 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 make sure that resources remain available and accessible to all Library users and to encourage the prompt return of loaned items, the University Library charges fines for overdue items. More information about the University Library and its policies and procedures can be found at <http://www.uca.ac.uk/life-at-uca/library-services/> You will not be allowed to borrow further items if your unpaid fines exceed £19.99.

##### 3.2.2 Equipment Hire

If you borrow items from the Stores that you do not return by the deadline you are given the Stores will charge a fine per day for each overdue day. You will not be able to borrow any further equipment until all fines have been paid.

#### 4. Referral to External Agencies

- 4.1 The University may at any time refer your unpaid debt to an external debt collection agency. If the external agency we refer your debt to makes a charge to us to process your debt we may add this charge to your account.