

Debtor Regulations 2020/2021

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 are 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 do not have 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, restricted access to resources and facilities, non-consideration of results and termination of studies.
- 1.3 We only remove your status as 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 statutory legislation covers the management of rent arrears. 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-education funding agency 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, you must pay the balance of your tuition fees by 31 January of the following calendar year, or within five months of the published enrolment period if you have a non-standard start date.
- 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. Appropriate debt sanctions will apply 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 pay by monthly instalments. You should contact the Finance Department to make arrangements.

2.2.2 If we have given you a monthly instalment plan, and you miss a monthly instalment payment you we will advise you 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. Appropriate debt sanctions will be applied to you (see below).

3 Debt Sanctions

3.1 Tuition Fee Debts

3.1.1 We will classify you 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 are following a taught course of study and you fall into one of the two categories above, you will not have your marks presented to or considered by any Board of Examiners. Consequently, we will not permit you 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 If you are studying on a Tier 4 visa, you will be required to maintain expected contact with the University while you have Debtor status; failure to do so will result in the University reporting your lack of engagement to the UKVI and withdrawing our sponsorship of your studies.

3.1.3 We tell students every year of the date by which they must clear any tuition fee debts in order to avoid sanctions applying to them. The Director of Academic Services determines such deadlines, which will fall no earlier than three weeks prior to the relevant Board of Examiners.

3.1.4 If we remove your Debtor status after the specified deadline, we will normally present your marks to the next scheduled meeting of the Board of Examiners for your course. In the case of a research student, we will schedule a progress review meeting within one month of your Debtor status being removed.

3.1.5 If you are still a Debtor on 31 October of the following academic year, including owing the first 50% of your fees for that following academic year, normally you will have your registration with the University terminated. If we end your studies because you are a Debtor, you will be advised of this in writing. We may exceptionally permit you to re-enrol with the University, and this decision will be at the discretion of the Registrar.

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

Items borrowed from the Stores that you do not return by the deadline given will result in the Stores charging a fine per day for each overdue day. You will not be able to borrow any further equipment until all fines are paid.

4. Referral to External Agencies

- 4.1 The University may refer your unpaid debt to an external debt collection agency at any time. 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.

Approved

Fees Working Group, 09.05.2019

Leadership Team, 10.06.2019

Employment & Finance Committee, 20.06.2019