

NEWMAN UNIVERSITY

DEBT MANAGEMENT POLICY

1. Introduction

- 1.1 This document sets out the policy of the University in relation to debt (including student debt), along with the debt management procedures followed in furtherance of this policy.
- 1.2 The University policy is to minimise levels of debt, and of bad debts, in order to protect the overall financial health of the University and to allow it to continue to invest in the activities of the institution.
- 1.3 The policy relates to all fees and charges payable to the University by external organisations and both current and former students for tuition, accommodation, library services and other miscellaneous services.
- 1.4 The Policy is designed to ensure that all students are treated in a fair and equitable manner with respect to the payment of fees. The Policy applies to all students – including part-time, full-time, undergraduate, postgraduate, home, EU and overseas students.
- 1.5 'Students' are defined as persons registered or enrolled at the University to follow a programme of study, which may or may not lead to an award or qualification. If a student leaves the University with outstanding debts, then the University reserves the right to pursue payment of the outstanding debt and will employ the services of an external collection agency if this is deemed necessary.

2. Support to Students

- 2.1 In applying the policy, the University will at all times seek to be sympathetic to, and understanding of, individual students' financial circumstances. However, for the University to do so, students must engage in dialogue with the University if they are experiencing difficulties. Action to enforce settlement of debt for outstanding fees and charges will be taken against all current and former students who have failed to engage with the University to find a solution to any outstanding debt, or who have failed to honour agreements to pay.
- 2.2 Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity by making contact with the Finance Office.

Finance can be contacted by various means: Come in to the Finance Office and speak to a member of staff; email finance@newman.ac.uk; phone 0121 483 2253; write to Student Ledger Officer, Finance Office, Newman University, Genners Lane, Bartley Green, Birmingham B32 3NT.

- 2.3 Other members of staff who may be able to provide support to students include the Welfare Adviser (Student Services), Chaplain, Accommodation Officer, and, where applicable, Academic Support Tutor. At all times the Finance Office must be made aware of any arrangements made.
- 2.4 The following provides details of tuition and accommodation fees, along with payment options.

3. Fees and Charges

- 3.1 As part of the application process the University requires applicants to indicate their residency status for fee paying purposes. The University uses this information to determine whether the applicant is eligible to pay Home, EU or Overseas fees. If the University cannot make this assessment from the information in the application form, further information will be requested. If the applicant does not reply to repeated requests for further information, the applicant will be classified as an overseas fee payer. The applicant will be notified of this decision at the point of offer. If the applicant decides to accept the offer on the basis of the assessed fee this can be amended back to a Home fee status if the applicant is able to demonstrate meeting the appropriate eligibility criteria before the start of the course.

Tuition Fees – Home & EU Students

- 3.2 Many students receive full or partial support for their fees, either from the Student Loans Company (SLC), or from an employer or other sponsoring agency. Students will be asked to provide proof of this support to University staff when they register for the new session.
- 3.3 If proof of this is not available at the time of enrolment, then arrangements for payment of fees by the student will be required. Refund to the student will be made when proof of payment from SLC or Employer is submitted.
- 3.4 If a student receives no support, or only partial support, they will be required to make arrangements for paying their fees. Although fees become due at the start of the session, the University allows students to pay in instalments (over a maximum of 6 months). Tuition fee rates can be viewed on the University Sharepoint.
- 3.5 If a student is to be sponsored by their employer a completed Employer Acknowledgement Form must be completed and submitted at enrolment (available on Sharepoint or from the Finance Office).
- 3.6 All students who cannot provide evidence of funding or sponsorship will be asked to sign a Tuition Fee Payment Acknowledgement Form. Should a student fail to secure funding to cover tuition fees the liability remains with the student.

Overseas Students

- 3.7 Overseas students will be required to pay a deposit on acceptance of an unconditional offer. Payment of the balance can be made in full at enrolment or in instalments by debit/credit card.

Accommodation fees

- 3.8 The University provides a range of residential accommodation for its students. Students are required to sign a contract (the duration of which is dependent on type of accommodation and year of study), pay a deposit and set up an online payment plan prior to arrival. Payment will be taken in 3 instalments, the first shortly after arrival, then in early January and April (dependant on SLC payment dates).
- 3.9 **Part time** students who wish to live in University accommodation will be required to pay 50% of the annual accommodation fee in advance. Please contact the Finance Office for more details.

4. Debt Management Procedures

- 4.1 If any student falls into arrears with any fees or charges, the University will take steps to recover the debt.

Tuition fees

- 4.2 Finance staff will contact the student by telephone, e-mail or letter asking the student to contact Finance Department within ten days in order to discuss the arrears. This will result in the arrears being paid in full or there might be an agreement to reschedule the remaining amounts due.
- 4.3 If there is no response, Finance will arrange for access to Library and IT facilities to be withdrawn. These will only be reinstated once the arrears have been cleared in full or an agreement has been reached to reschedule the remaining amounts due.
- 4.4 If the student fails to respond to any request for contact regarding finance, efforts will be made to contact the student in person whilst they are on the University's premises. If there continues to be no response from the student, Finance will issue a letter informing the student that they may have their registration cancelled from the University if the debt is not cleared.

Cancellation of Registration

- 4.5 Registration for a diet of modules for a forthcoming semester will be withdrawn for non-payment of tuition fees.

Accommodation Fees

- 4.6 Finance staff will contact the student by telephone, e-mail or letter in order to discuss the arrears. If there is no response, the student will be required to attend a meeting with the Head of Finance and/or a member of the accommodation staff. This may result in the student being issued with formal notice.

Other Student Debt

- 4.7 Other student debts include library fines, lost and replacement book charges, field trip costs and other debts due from students. These debts will be

followed up by the relevant service or department by telephone, e-mail or letter. If there is no timely response, this will result in the University taking action including possible referral to a debt collection agency and court action to recover outstanding debts.

Debt from previous years

- 4.8 Students with debt from the previous academic years may not be allowed to register for the new session. The decision to re-enrol is at the discretion of the Head of Finance. Any student with debt remaining older than one academic year will not be allowed to re-enrol until this debt has been cleared in full. The University is likely to refuse an application for residences from a returning student if they have a poor payment record for accommodation fees.

Graduation

- 4.9 Students with tuition fee debt will not be invited to attend the graduation ceremony at the end of their studies unless the debt is cleared.

Withdrawal from the University

- 4.10 All students have a two week window after enrolment in which to withdraw without incurring tuition fee charges. An official withdrawal form, submitted to Student Records within this period, is required. After this two week window, all students are liable for payment of 25% of fees. This is non-refundable on withdrawal or suspension.
- 4.11 For students enrolling in September/October withdrawal after Christmas break and before 1 April will result a payment liability of 50% of the courses fees (25% as above, plus a further 25%). Withdrawal on or after 1 April will result in full fees being payable.
- 4.12 For students enrolling in January, withdrawal after 1st May and before 31st August inclusive will result in a payment liability of 50% of the course fees. Withdrawal after 31st August will result in full fees being payable.
- 4.13 It is the responsibility of the student to advise Registry of any withdrawal or suspension.

Notification to Academic Departments alone is not sufficient.

Withdrawal date is deemed to be the date that Registry receive a completed withdrawal form. Back dating of withdrawal date is not permitted. Withdrawal forms are available on MyNewman or on request from the Registry department.

- 4.10 Residential Accommodation. If a student leaves accommodation early, payment for the period of occupation is required in full prior to departure. This is by arrangement with the Accommodation Manager only. Unauthorised departure will result in accommodation charges for the full academic year remaining payable.

Suspension of Studies

- 4.16 Students who are suspending their studies, with the intention of returning the following academic year to complete, will pay up to liability point as detailed in 4.9 – 4.14 above. Resumption in the following academic year, at the point of suspension, will require payment of the balance of fees.
- 4.17 Other change of circumstances such as change of course or restarting at the beginning of the year of return, for example, will result in full fees being payable.

Former students

- 4.18 If a student leaves their programme with debt still owing to the University, Finance will continue to pursue recovery of the debt. If the former student fails to make arrangements to settle the outstanding amounts, they will continue to be pursued up to and including court action, and may be referred to the University's debt collection agency.

Appeals

- 4.19 If a student is not satisfied with a decision concerning payment of fees or charges, they should contact the Director of Finance and Corporate Services in writing.

In addition the University has a formal complaints procedure that students may wish to use – details are available on the University intranet.

Support and advice is available from the Students Union and the Welfare Adviser (Student Services).

5. Non-student Related Debt

- 5.1 Debts not relating to students are subject to the University's standard terms and conditions. Invoices are due for payments on or before 30 days after invoice date. In the event of non-payment Finance staff will pursue customers by phone and letter. Continued non-payment will result in the University taking action including possible referral to a debt collection agency and court action to recover outstanding debts.

6. Review of Policy

- 6.1 The Debt Policy will be reviewed by the Director of Finance and Corporate Services at least every 3 years and, if required, resubmitted to the University Operations Team for consideration of changes.

Prepared by: Head of Finance

Approved by: University Operations Team, April 2018