

## Debt Management Policy – Students

### Introduction

This document sets out the policy of the University in relation to student debt, along with the debt management procedures followed. The policy relates to all fees and charges payable to the University by current and former students for tuition, accommodation, library services and other miscellaneous services. The Policy applies to all students; full-time, part-time, undergraduate, postgraduate, UK, EU, and International.

The Head of Income & Credit Control is responsible for managing and reviewing this policy. Finance staff within the Income and Credit Control department are responsible for the effective operation of debt management procedures. All University staff are expected to be familiar with this policy and to contribute to its effective implementation.

### Support to Students

We expect all Students to have Financial Security prior to enrolling and ensure they have the ability to meet the University Fee Instalment deadlines during the course of study as no additional extension would be provided. In applying the policy, the University will seek to be sympathetic to individual students' financial difficulties where exceptional circumstances are demonstrated. Students must engage in dialogue with the University if they are experiencing difficulties. Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity by contacting the University's Student Services Centre, either:

- through the website: <https://intra.brunel.ac.uk/s/studentcentre/Pages/default.aspx>
- by email: [student.centre@brunel.ac.uk](mailto:student.centre@brunel.ac.uk);
- by telephone on 01895 268268;
- visiting the Student Centre during opening hours (no appointment necessary)

### Tuition Fees

Tuition fees are set by Council each year, following recommendations on the overall tuition fees framework by Senate. Information about:

- levels of tuition fees;
- payment methods for tuition fees;
- payment terms and due dates for tuition fees
- information on tuition fee discounts
- reimbursement of tuition fees in the event of withdrawal from the University; and
- the provisions, including sanctions, that apply in the event of a failure to keep to payment terms

can be found on the following University web pages – for undergraduate and postgraduate students respectively:

<http://www.brunel.ac.uk/courses/ug/fees>

<http://www.brunel.ac.uk/courses/pg/postgraduate-fees>

### **Additional Terms for Payment of Tuition Fees by a Sponsor**

A sponsor is a commercial or charitable organisation providing full, or partial funding, of a Student's Tuition Fees. A sponsor may be the Student's employer, Government embassy, charity or other company. Parents, relatives or individual associates are not classified as sponsors for fee paying purposes. For the purposes of this policy, the Student Loans Company, Research Councils, Local Authorities and Library Boards are also not classified as sponsors.

Students in receipt of sponsorship from a sponsor must provide a letter of confirmation to the University's Records and Funding department, within the Directorate of Governance, Legal, Academic and Student Services, on the sponsor's official letterhead, in order for the cost of the course of study to be charged to the sponsor. Failure to provide the sponsor letter will result in the course cost being charged to the student.

Sponsors will be invoiced for their contribution to the Student's fees after the Student has been enrolled. Payment must be made in full by the sponsor within 30 days from the date of invoice. Instalment payments are not offered to sponsors.

Where the Student's Fees are to be paid by a sponsor it shall remain the personal responsibility of the Student to ensure that their Fees and sundry charges are paid in full. This means that any amounts unpaid by the sponsor will become payable by the Student.

### **Accommodation Fees**

The University's accommodation charges and application procedures including contacts are set on the [Accommodation and Residences intranet page](#). Students who accept University accommodation agree to comply with the terms and conditions of their licence agreement.

Rent payments are normally due at the beginning of each term in October, January and April, timed to coincide with maintenance loan payments from the Student Loan Company. Post-graduate students may have an additional instalment due in May.

The University reserves the right to terminate the Accommodation Licence Agreement and implement legal proceedings to recover outstanding fees at any point during the academic year that fees become overdue

The Income and Credit Control Team will attempt to collect all debts owed to the University using recovery options available to them in accordance with current and acceptable practice which include overdue letters which will be sent after each instalment due date. In addition, the student's e-vision account will display an account query message where the total outstanding exceeds £25 and is seven or more days overdue. Late payment will incur an additional charge for each instalment that remains unpaid by the additional deadline allowed by the overdue letter.

In the event. In the event of non-payment, the University reserves the right to consult and appoint debt collection agents to undertake and implement debt recovery action.

### **Sundry Charges Including Fines**

Sundry charges are any fees owed to the University for services other than Tuition Fees or Accommodation Fees. Examples of a sundry charge are books, field trips, computer printing or library fines.

The arrangements for paying a sundry charge will be explained by the University College or Department making the charge.

Where an official University invoice has been raised, payment becomes due immediately. In the event of late payment, the student's e-Vision account will display an account query message where the total outstanding exceeds £25 and is seven or more days overdue.

### **Consequences of Non-Payment of Debts**

The University will apply penalties, referred to as 'Debt Flags' where students are in default of payment terms as specified in the fee policy.

The penalties may be applied at various stages of the recovery cycle imposing differing levels of penalty as the debt ages. The University reserves the right to waiver or postpone the application of penalties if appropriate to do so.

Penalties or 'debt flags' affecting and restricting tuition and tuition support services provision will be applied and escalated whilst Tuition payment for these services remains overdue and unpaid. This will impact on service provisions and access the University resources in one or many ways depending on the sanction applied. The University will give advance notice warning students prior to penalty application and will apply full penalties if all other payment requests have failed to result in full settlement of the debt (s) due.

Failure to pay the Tuition fees due may ultimately result in a student being withdrawn from their course or study programme. For those students studying with a Tier 4 student Visa

application the University is required to inform UK Visas and immigration of this breach. This will have serious consequences on the student's ability to remain in the UK.

Students will not normally be allowed to re-enrol for the next year of their programme whilst they have a debt relating to payment of tuition fees to the University.

The University may refuse an application for University Accommodation from a returning student if they have a poor payment record for accommodation fees.

Steps to enforce settlement of debt for all 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. These steps may include the placement of the debt with an external debt collection agency who will take legal action through the courts to recover the debt.

No award shall normally be made or conferred on a student with a debt relating to non-payment of tuition fees to the University.

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