



UNIVERSITY OF WINCHESTER

DEBT MANAGEMENT POLICY: STUDENTS

ACADEMIC YEAR 15/16

INTRODUCTION

This document sets out the policy of the University in relation to student debt, along with the debt management procedures followed in furtherance of this policy.

The aim of the policy is to minimise levels of student 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 teaching and research excellence.

The University has many sources of income, which are collected by different methods. This policy specifically covers the collection of fees and charges payable to the University by current and former students for tuition, accommodation, library services and other miscellaneous services.

The Director of Finance and Planning is responsible for managing and reviewing this policy, Finance staff are responsible for the effective operation of debt management procedures, all staff are expected to be familiar with this policy and to contribute to its effective implementation.

SUPPORT TO STUDENTS

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 fee and charges will be taken against all current and former students who have failed to engage with the University to find a solution to settle any outstanding debt, or who have failed to honour agreements to pay.

Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity through:

- Making contact with the Finance Office

Finance can be contacted by telephoning the Credit Controller on 01962 827265 (internal 7265)

- Seeking advice from Student Services

Student Services can provide information on a number of finance-related issues.

If you wish to make an appointment to discuss financial issues with a welfare adviser please telephone 01962 827341 (internal 7341) or email student.advice@winchester.ac.uk.

FEES

Students are personally responsible for ensuring that all appropriate fees, fines and other charges, including any element of fees payable by sponsors, are paid in accordance with the requirements set out below. In accepting the offer of registration, the student accepts a contractual liability to pay the tuition fee for the duration of their course in accordance with these Regulations.

The University makes every effort to remind students of fees, fines and other charges due by means of invoices, notices and statements. However these are reminders only and students are contractually responsible for paying fees, fines and other charges on time whether invoices, notices or statements are received or not.

Students are reminded that they must notify the University immediately there is any change in either their home or term-time address. Students can use the University's online facilities to notify change of address. The University's central records will then be updated and the addresses to which communication are sent will be changed.

Posted communications from the Finance Office are normally sent to the student's term-time address during the standard term and to the student's home address at other times. However, the Finance Office reserves the right to send communications to either or both addresses, within or outside standard term dates, as appropriate. Students are expected to collect or arrange to forward mail where appropriate. Electronic communications from the Finance Office will be sent to the student's University email address. Students are expected to check for messages on their University email address and the University Intranet at regular intervals.

All payments made to and from the University in respect of student fees, fines and other charges must be made in £ sterling. Any currency conversion costs or other charges incurred in making a payment or in processing a refund shall be borne by the student or the third party making or receiving the payment, and shall not be deductible from the amounts due to the University.

The following provides details of tuition and accommodation fees, along with payment options.

1) Tuition fees

All students registered at the University of Winchester will each year pay a tuition fee for the full academic period, which, unless otherwise stated, will cover Matriculation, Registration, Tuition, Examination and Graduation Fees (but not repeat tuition for which additional fees will be charged).

Tuition fees are chargeable for the academic period required by the programme, with annual amounts charged for each academic year of the programme unless otherwise stated. It is to be expected that tuition fees will increase on an annual basis.

Many students receive full or partial support for their fees, whether from Student Finance England, from an employer or other sponsoring agency.

Sponsored students are required to provide written evidence of their sponsorship before or at the time of enrolment, so that the sponsor can be billed. Failure to provide this information will result in the student being considered liable for the full fee. In the event that a fee paying body fails to pay, or unduly delays payment, the student becomes liable for the amount due.

Students may be eligible for a tuition fee loan. If they take the loan for the full tuition fee amount, this means they will not have to pay towards their fees during the time they study with us, all they need to do is check their support notification and make sure their details are correct. If they are taking a partial fee loan they will have received a Student Finance Letter which will confirm how much they need to pay to the University to cover tuition fees. The student must make payment based on the Student Finance Letter and not wait to receive an invoice from the University.

Students who have not arranged to take a fee loan and have not paid their tuition fees in full by the due date or made arrangements to pay by direct debit will be subject to debt management procedures below.

Please note:

It should be noted that academic tutors are not in a position or empowered to vary fees or agree payment schedules with students on behalf of the University.

2) Accommodation fees

Student living in University let accommodation will be notified by the Student Housing Services Department separately about costs.

Accommodation offered by the Student Housing Services Department is dependent on the student signing a Licence Agreement for the period of accommodation and paying a deposit if required. The University reserves the right to off set any licence charge arrears or other sums due to Housing Services for damages etc against the deposit.

The University approved payment options for the licence charges are:

1. A single payment in full by 09 October 2015 for which students will receive a £100 discount.
2. In 3 equal instalments by direct debit for collection in October, January and May.

As for tuition fees, students who have not paid their licence charges in full by the due dates or made arrangements to pay by direct debit will be subject to debt management procedures below.

3) Other Fees and Charges

Payments for the use of University facilities or provision of resources are due for payment within 28 days of the invoice date.

Additional charges

If you do not pay fees when they fall due for payment, the University will charge you an administration fee of £50 for recording this in the accounts and chasing you for payment

The following are treated as late or non-payment and will attract a £50 administration fee:

- Failure to pay within 7 days of the Payment Due Date
- Cheque returned unpaid by the banking system
- Failure of a Direct Debit collection from your bank
- Cancellation of a Direct Debit instruction without prior agreement of the Finance Office

Query or dispute of additional charges

In the event of a query or dispute in relation to any additional charges levied, the student should contact the Finance Office on 01962 827275

DEBT MANAGEMENT PROCEDURES

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

1) Tuition fees

Finance staff will issue a letter reminding the student that they have missed a payment due date and that the amount due needs to be paid within 7 days. This might result in the arrears being cleared by payment by the student or there might be an agreed payment plan to re-schedule the remaining amounts due.

The University will try and contact you promptly if you miss a Payment Date. The University will not normally suspend supplies until it has made at least 2 attempts to

contact you and given you a reasonable opportunity to pay what you owe or negotiate alternative arrangements for payment.

If you do not respond to the University's request for you to make contact to discuss your fees, the University may suspend your University IT access until you make contact with the Finance Office, or for a period of up to 14 days whichever is the shorter period. The University will warn you of this consequence (and what you need to do to avoid it) when making the 2nd attempt to contact you.

Suspension from your University IT account may make it difficult or impossible for you to complete or submit coursework and you will not have access to your University email account. You will not necessarily have to pay all outstanding debts before suspension is lifted, but you will need to contact the Credit Controller if you want your University IT account to be restored in less than 14 days

2) Accommodation fees – “Licence Charges”

Finance staff will issue a letter reminding the student that they have missed a payment due date and that the student is now in breach of their student residential licence agreement and that the amount needs to be paid within 7 days. This might result in the arrears being cleared by payment by the student or there might be an agreed payment plan to re-schedule the remaining amounts due.

If the amount still remains outstanding after 7 days Finance will send a second letter to the student asking them to attend for a meeting in order to discuss the arrears.

If there is still no response, the student will be notified that if the debt is not paid within a further 7 days a Notice of Intention to terminate the student's residence Agreement will be issued. The student is notified that they may be asked to leave their accommodation and that legal action may be taken against them. Such action may lead to a County Court Judgment being registered and Bailiff's being asked to seize property. This may also affect a student's credit rating and the student may find it difficult to gain credit for six years. The student will be liable for any other associated costs over and above the debt e.g. interest and court costs.

If there is still no response a Notice to Quit will be issued by the Student Housing Services Department giving the student 28 days to leave their accommodation.

3) Payments on Account

If the student has a debt to the University and makes a payment on account, this will be applied against the oldest debt first, unless advised otherwise.

4) Awaiting Assessments from a funding provider.

If a student is still awaiting an assessment when a fee is due to be paid the student must pay the fees due. The student will be refunded when the money has been received from the sponsor. It is the student's responsibility to ensure the awarding body has received an application and that it is being processed.

5) Exceptional fee payment arrangements.

The Finance Office will consider individual application from students for exceptional fee payments arrangements based upon compelling extenuating circumstances or hardship. Payment variation forms are available from the Finance Office. Please note that if you default on an informal instalment plan then the full balance will become immediately due.

6) Default of an instalment plan

If payments have been scheduled to be made via Direct Debit (or any other instalment plan) and an instalment is missed, the full debt will become due immediately.

7) Debt from previous years

Students will not be allowed to re-enrol for the next year of their programme unless they have paid at least 80% of their previous year's tuition and have a payment plan in place for the remainder.

The University is likely to refuse an application for University Accommodation from a returning student if they have a poor payment record for accommodation fees. We reserve the right to refuse to give references to future landlords for such students.

8) Graduation

Students in their final year must make full settlement of fees and other charges to the University by 31st July. Students who fail to do so will not be eligible to attend for presentation of their award.

9) Former students

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 be referred to the University's debt collection agency for further action up to and including court action. The student may then be liable for any other associated costs over and above the debt e.g. interest and court costs. The University will not normally accept you onto a new program of study while you have debt with the University

10) Appeals

If a student is not happy about a decision concerning payment of fees, they should contact the Director of Finance and Planning in writing.

REVIEW OF POLICY

The Debt Policy will be reviewed by the Director of Finance and Planning each year.