

# STUDENT DEBT POLICY

**Tuition fee and other associated debts to the university.**

**Academic Year – 2019/20**

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# INTRODUCTION

This policy sets out the University's approach to managing debt. Students experiencing significant financial difficulties are strongly advised to seek advice from the University at the earliest opportunity.

The University is committed to fair treatment of all students and will work with students in financial difficulty to find suitable solutions where possible. The University reserves the right to block system access to students in debt, any action to block access will take place after all reasonable efforts to contact a student have been exhausted or there has been a failure to agree payment or to maintain payments on an agreed plan.

Students that have made arrangements to pay a debt to the University may face further sanction, including the reinstatement of a block to system access, if there has been a failure to agree payment or maintain payments on an agreed payment plan, these sanctions may not apply if reasonable contact is maintained between the student and the University and the University is satisfied that reasonable action is being taken in regards to the debt.

Students will be blocked from system access where there is no response to communication and no engagement with the University.

## DEBT

### TUITION FEE DEBT

Students retain ultimate responsibility for the payment of their fees and all other monies owing to the University regardless of sponsorship agreements.

A student, who is withdrawn from a course and is no longer a student, will still need to pay the outstanding fee liability.

The University will try to accommodate the needs of its students wherever reasonable. If a student is having problems paying tuition fees, or any other monies owing, it is essential that the student contact the University as soon as possible to discuss any alternatives.

Should a **new** student **fail to arrange to pay tuition fees** within a satisfactory time, the following sanctions will be applied;

- Withdrawal of library borrowing rights
- Withdrawal of student IT rights
- Disablement of student ID card and any controlled access privileges
- Withdrawal of the student from their course – in the case of students in the UK under a Tier 4 visa, this will result in confirmation to the UKVI that UWE will cease to be the immigration sponsor for that student

Should an **existing** student **fail to arrange to pay tuition fees** or defaults in meeting agreed payment terms, all of the above-mentioned sanctions will be applied. In addition, the student may;

- not be permitted to re-register;
- not be issued with a final award certificate;
- not be permitted to attend the Graduation Ceremony;
- not be issued with any academic reference

As a final sanction, in cases where there has been no engagement with University processes or default on payment plans the University will refer unpaid accounts to legal debt recovery and/or external agencies to pursue payment. A charge of £100 will be added to the account when such a

transfer is made. In addition, the University may exclude debtors from its premises and seek recovery through the courts.

Fee waiver and debt write-off are at the discretion of the University and may be appropriate in exceptional circumstances, see Fee Waiver Policy for details of policy and application process.

## **LIBRARY DEBT**

Library debt will be pursued in the same manner, as a defaulter would be by a public library. The following sanctions will be applied;

- Withdrawal of library access,
- Withdrawal of IT access.

## **SHORT TERM LOAN/HARDSHIP LOAN**

Finance Services will pursue full payment over the period of the student tenure in the University. Finance Services will also provide a listing of defaulters to the University Money Advice and Funds Service (MAFS) helping prevent further issue of loans. Students that have an outstanding short-term loan may not be able to access further University financial support, all such cases will be dealt with based on individual students' specific circumstances

## **ACCOMMODATION DEBT**

Finance Services will collect debts incurred by students because of an accommodation contract with the University. This will apply to charges for both rental and damages. The debts will be passed to collection agents and will be pursued legally **even if they are currently students of the University**.

## **STUDENTS IN DEBT FROM A PREVIOUS ACADEMIC YEAR**

For students identified as being in debt between academic years, the university will take all reasonable steps to contact these students to resolve the debt prior to the registration period. Any tuition fee debt that has not been cleared will prevent re-registration.

## **NON PAYMENT DURING THE YEAR**

In the event that a student falls behind on a payment plan, or is unable to meet the payment date of an invoice, it is important to understand the implications and who should be contacted to discuss options.

Students should remember that they have signed agreements with UWE Bristol, which covers responsibilities with regards to payment of tuition fees, and use of University facilities such as the libraries and student services.

UWE Bristol will endeavour to engage with any student in debt using the following methods:

- Automated reminders, these will be sent at key intervals to your UWE Bristol Live email account.
- Telephone calls to the numbers we have on file.
- Letters to both home and term time addresses on file.
- Emails to personal email addresses and your UWE Bristol Live email account.

It is a students' responsibility to ensure that emails are checked and responses made to any mail sent.

Additionally the income office will coordinate with student and academic services to identify students whose particular circumstances require additional support. The University will take steps to ensure a coordinate approach to supporting students experiencing significant personal difficulties.

Failure to pay tuition fees may result in the following sanctions being applied to you;

- Loss of systems access e.g. myUWE and Blackboard.
- Prevention from re-enrolment.
- Prevention from attending of Graduation Ceremonies.
- Certificates, references and transcripts will be withheld.
- Escalation to our Recovery Agents for collection where additional costs maybe incurred.
- Withdrawal from your programme of study
- Deportation and withdrawal (Tier 4 visa student).

## **Managing the debt amount**

Debt will be managed based on the percentage of the full amount due still to be paid.

Debts of £750 or less will not face sanction except in cases where the debt amount of £750 is equivalent to 75% or more of the original invoice amount.

Any student who has not paid in full and who has not set up an effective Direct Debit by the end of the tenth week of their first liability period will have their Blackboard access removed. UWE will then look to withdraw students from their studies for failure to pay.

Students still owing 100% of their original invoice at the start of their second term will be recommended for withdrawal based on failure to pay. For example, a student starting a course in September still owing 100% of their fees in January.

## **Withdrawal on the basis of debt**

Students who meet the criteria above will be referred to the fee waiver and Debt group for consideration. It will be the responsibility of this group to issue instruction to withdraw students for debt.

## **POSTGRADUATE COURSES LASTING MORE THAN 1 YEAR BUT LESS THAN 2 YEARS**

Students on full time postgraduate courses that last more than 1 year but less than 2 years

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Where the fees are charged in full at the start of the course, will not be considered to be in debt where at least two thirds of the full fee have been paid by the end of the first year and arrangements to pay the balance are in place.

For students in receipt of a postgraduate loan where the loan payment is less than two thirds of the full tuition fee will be considered for variation of the balance paid threshold based on a pro rata assessment of tuition fees owed and paid.

Students are only eligible to receive the second year of funding if they meet the requirements to progress from stage 1 of their course to stage 2. Students that do not progress are not eligible to

receive further funds. In the cases students may fall in to debt where they are required to pay for the year of study, the University will work with students in these circumstances to manage debt and enable students to progress.

## **PROTECTION FOR STUDENTS IN DIFFICULT CIRCUMSTANCES AND FOR THOSE DUE TO TAKE OR SUBMIT ASSESSMENTS**

In the first term, access is not blocked where doing so would prevent a student from making a submission or taking other assessments and where it can reasonably be assumed that any debt will be cleared.

Blocks will not be applied any later than 4 weeks in advance of an examination period to allow time for engagement to take place and debt issues to be resolved.

Where a student has engaged with the Money Advice and Funds Service, Fees and Student Finance Team or with the Extenuating Circumstances processes on the grounds of serious circumstances, the University will work with these other services and processes as well as with the student to safeguard the students' academic progress.

These protections do not apply to students owing the full balance of their fees in the second term where there has been no response by the student to communications and no evidence of academic engagement except in cases where it is known by the University that a student, for whatever reason has been reasonably unable to engage.

Debt sanctions for international students will be coordinated with the Immigration Advice Team and will be subject to a final payment warning.

## **APPEALING FEE CHARGES**

The University endeavors to charge all students and apply this policy in a consistent and transparent fashion. The University takes seriously all complaints that students may have with respect of its tuition fees and the application of this tuition fee policy. Any student wishing to appeal or contest a fee charge levied by the University should do so by contacting their student administration team in the first instance where it will be dealt with as a stage 1 complaint in accordance with the University's complaints procedure. Details of which can be found at <http://www1.uwe.ac.uk/aboutus/contactuwe/complaints.aspx>

## **DEBT WRITE OFF**

The fact that the University may eventually have to 'write off' a student debt should not be considered as grounds for a recommendation to cancel fees. Financial Services is responsible for pursuing debts to the University and therefore for agreeing to any applications to cancel or write off debts.

### **Debt write-off**

A student, who has withdrawn from the University, may request that their debt be written off if they have exceptional circumstances that led to either the withdrawal or to the debt or both.

Such circumstances may include;

- Significant health condition including; terminal illness, serious or long term injury resulting from accident or other incident, onset of long term health condition or injury or major psychological or mental health issue that is or can be verified by a medical professional or by the University Wellbeing service.
- Significant life event including; bereavement of close family member, victim of or affected directly by serious crime or act of terrorism, divorce or family breakdown, loss of home, sudden or unexpected loss of employment.
- Natural disaster (having a direct impact on the student or their source of funding and/or support).
- Significant accumulation of minor incidents that in aggregate can be considered severe and that in and of themselves are not significant enough to otherwise be considered. Including multiple events that occur within a short period of time. Such as;
  - Repeated bouts of minor illness or injury resulting in a significant period of absence from their course,
  - Unexpected short term loss of income due to reduction in contracted hours
  - Inability to work due to ill health,
  - Periods of ill health of family members requiring unexpected time away from work for caring or expenditure for medical costs.

It must be possible to demonstrate that the accumulation of multiple minor incidents is equivalent to a significant event in aggregate.

A student, who has not withdrawn from the University but who wishes to continue in study or return to study in a future year should not expect debts to be written off and to make good any debt owed to the University and may be required to defer return to study until payment or payment plan is in place. A student may request that their debt be written off if they have exceptional circumstances that can reasonably be considered to unduly impair the student's ability to pay and in writing off the debt secures the ability of the student to pay future fees or charges to the University that may become due.

Students must consider a suspension of studies until their financial situation improves as the first course of action. For students normally eligible for statutory support debt write offs may only be considered if the student is ineligible for statutory funding for the period where debt has been accrued. The exceptions to this are ineligibility due to academic failure and ineligibility resulting from a decision by Student Finance that a student is unfitted for support.