

University of Stirling

Student Payment Policy

1. Introduction

This document sets out the University's policy in relation to the collection of student fees and charges payable to the University by current and former students for the use of its facilities and the provision of its services.

2. Purpose

The purpose of this policy is to ensure that the University collects the amounts that are due to it. The policy also aims to fulfil the following objectives:

- explaining in an open, transparent and accessible way how the University will treat students who have outstanding debt owed to the University.
- demonstrating what actions students can take to mitigate any steps likely to be taken by the University to recover outstanding debt.
- applying a student debt policy that is "firm but fair"; that encourages all students to pay in good time, but has the flexibility to recognise and respond appropriately when this is not possible because of a genuine difficulty.

3. Support to Students

In applying this policy, the University will at all times seek to be sympathetic to individual students' financial circumstances. However for the University to do so, students must engage in dialogue with the University if they are experiencing financial difficulties.

Students experiencing difficulties in paying any fees and charges should seek financial advice at the earliest opportunity by contacting a Student Advisor in Student Support Services, either:

- by email: studentmoney@stir.ac.uk
- by telephone on 01786 467080
- or visiting the Student Money Advice Team during opening hours.
<http://www.student-support.stir.ac.uk/advice/finance/surgery/index.php>

4. Communication with students

Formal documents such as invoices, credit notes, statements and reminders will be sent electronically to the University student email address which is the official method of communication to students. Students must access and use this account regularly.

As the main object is to make contact with the student the University may also contact students:

- using any phone number provided by the student
- using any alternative email address provided by the student

- by letter to the home and /or term address provided by the student

5. Methods of Payment

The University offers a wide range of payment methods to allow students to pay fees and charges quickly and securely. Full details and access to the various methods is available at:

<http://www.stir.ac.uk/how-to-pay/>

6. Student Tuition Fees

Students become liable for the payment of the full tuition fee on enrolment to a programme of study.

The tuition fee liability can be discharged via the following options:

Option 1: Nominating a sponsor to pay tuition fees

Many students will have tuition fees paid by a sponsor or funded by government financial support (family members or friends do not count as sponsors).

Sponsored students are required to provide evidence of sponsorship prior to enrolment so that an invoice can be issued to the named person or organisation. However this is not required for UK or EU students with a confirmed award from SAAS or a tuition fee loan from SLC which covers the full tuition fee liability. The University will communicate with these organisations and payment will be received directly from them on behalf of the student.

Where a sponsor is only part paying the fees, the student will be required to pay the remainder.

Where a student has confirmed that they will be funded by a sponsor then the University will request payment from the sponsor. If the sponsor withdraws financial support or fails to pay all or any part of the fees the student remains liable and will have to pay any amount outstanding to the University.

The University reserves the right to decide which organisations or companies it will accept as approved or official financial sponsors.

If a sponsor is not paying the tuition fee the student is classified as self-funding for payment purposes. The University recognises that self-funding students need flexibility when paying fees and as such a range of payment options is made available to these students.

Where a student has paid a tuition fee deposit prior to enrolment any such deposit will be offset against tuition fees for the academic year and the balance of the fee will become due on enrolment.

Option 2: Payment in Full

Fees can be paid in full in advance or at enrolment, students who do so will qualify for a prompt payment discount of 3%. This discount does not apply to:

- students who are being charged per module for their programme of study
- or to any third party sponsor where students have notified the University their fees are being paid by the sponsor.
- or when fees are being paid by the Scottish Awards Agency or Student Finance England/Northern Ireland/Wales

Option 3: Flexible Payment Plans

The University does provide the opportunity for self-funding students to pay tuition fees by interest free payment plans provided the amount due is greater than or equal to £250.

Semester Plan – this plan collects two semester instalments in September and January

Monthly Plan – this plan allows the tuition fee to be paid over equal monthly instalments:

Undergraduate – paid over **eight** equal monthly instalments between September and April

Postgraduate – paid over **twelve** equal monthly instalments over the period of study

The instalment provisions may be withdrawn from a student if the payment due dates are not met. The University of Stirling has the right to request credit references either from students or commercial organisations at any time, and can also withdraw or refuse instalment facilities if such references are unsatisfactory or if the student has previously fallen into arrears of payment to the University of Stirling within the current, or any previous academic year.

7. Withdrawal from the University before completion of studies

In the event of a student having to withdraw before the end of their programme of study, The University operates a tuition fee refund policy which can be found at <http://www.stir.ac.uk/registry/studentinformation/feesandfinance/>

The refund will be made using the same payment method as the original payments in line with money laundering legislation.

8. Student Accommodation fees

Accommodation offered by Accommodation Services is dependent on the student signing an occupancy agreement for the period of accommodation and agreeing to a payment plan to cover the accommodation fees.

Accommodation fees can be paid in 1, 2, 6, or 8 monthly instalments.

Information regarding student accommodation, including terms and conditions, and payment of residences rents is available at:

<http://www.stir.ac.uk/campus-life/accommodation/payment/>

9. Other fees and charges

Payment for the use of other University facilities or provision of resources must be paid in accordance with the agreed payment terms and conditions. These include (but are not limited to) library debts and fines, late payment charges, repayment of emergency or hardship loans, sports centre memberships and graduation fees.

10. Non-Payment of Fees and Charges

Where there are outstanding fees and charges due to the University from students, the University will instigate debt recovery processes. These will be triggered, a) where an invoice for fees or charges is not settled by the due date, or b) where a payment in accordance with an agreed instalment plan is not received.

This procedure seeks to encourage payment of outstanding student debts by facilitating dialogue leading to agreement on the resolution of debts: but also to take such action against student debtors as may be necessary to ensure equitable treatment of all students required to pay fees and charges.

The debt recovery processes are detailed in Appendix A and will be followed where debt is identified.

The processes in relation to tuition fee and academic related debt may include academic sanctions, withdrawal from the Programme of Study, and instigation of legal action to recover sums owed.

The processes in relation to accommodation debt include notice to quit from accommodation and instigation of legal action to recover sums due.

11. Right of Appeal

Students can submit an appeal in writing about their payment plan, outstanding balance or any additional charges to the Director of Finance.

Appendix A

Collection Processes to be followed for Late or Non Payment of fees and charges

The focus of debt control procedures will be to enter in to a dialogue as soon as possible with students experiencing financial difficulty to lead to a mutually satisfactory resolution of the debt situation. Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity by contacting a Student Advisor in Student Support Services. If a student fails to enter into such a dialogue or fails to honour agreements to pay, academic sanctions may be applied.

Proportionate action to enforce settlement of debt for outstanding fees and charges will be taken against current and former students who have failed to engage to find a solution to any outstanding debt issues, or who have failed to honour agreements to pay

Tuition Fees and academic related charges

- Day 0 (due date)

- Day 15 (working days after due date)
Finance staff contact the student (normally by e-mail reminder to the students University e-mail account but also by any other communication mechanism available) requesting payment of the outstanding amount within 15 days from the date of the reminder. Students will be invited to contact the Student Support Services in the first instance if they are experiencing financial difficulties to discuss their payment problems and arrange a suitable payment plan if applicable. The reminder email will set out the implications if debts are not paid when due, by reference to this policy on the University's website.

- Day 30 (working days after due date)
If there is no response to the first e-mail, Finance will issue a second reminder to the student advising them that if no payment is received within 15 days academic sanctions may be applied which will include some or all of the following:
 - a) Student's Library borrowing rights withdrawn.
 - b) Withholding coursework and examination results.
 - c) Enrolment with the University for the following year normally prevented (unless satisfactory arrangements have been made with Finance for repayment)
 - d) The University reserves the right to insist that full or partial fees are paid upfront prior to commencing subsequent year of study, where there has been historic and consistent evidence of poor payment.
 - e) University letters relating to academic performance, formal transcripts, diplomas and certificates normally withheld.
 - f) Prevented from graduating.

However the University will not impose sanctions whilst good-faith discussions are going on with the student concerned.

- Day 45 (working days after due date)

If there is no response to the 30 day reminder e-mail, Finance will issue a confirmation email to the student advising them of the sanctions applied.

This reminder will state that if after a further 15 days the debtor fails to make payment, fails to make a suitable arrangement to discharge the debt, or fails to implement an agreed arrangement a letter will be issued advising that the student may be excluded from the University and asking him/her to contact Finance as a matter of urgency.

Student Support Services will endeavour to make contact with the student to ensure that there are no welfare issues underlying the students failure to engage with the University.

- Day 60 (working days after due date)

Where the Finance Office has made every reasonable effort to obtain payment and where it is apparent that the student is unlikely to pay the amount owed a letter will be issued advising that the student may be excluded from the University and asking him/her to contact Finance as a matter of urgency.

This letter will state that if after a further 15 days the debtor fails to make payment, fails to make a suitable arrangement to discharge the debt, or fails to implement an agreed arrangement a letter will be issued advising that the student may be excluded from the University and asking him/her to contact Finance as a matter of urgency. A separate letter will be sent to International students advising them of the University's obligation to report them to the Home Office should they be excluded.

- Day 75 (working days after due date)

Finance staff will issue a final e-mail to the student notifying them that the final step for exclusion from the University will be put in place. The consequences of this action will be explained to the student:

- They will no longer be classified as a student of the University
- They will be unable to use any of the teaching and learning facilities
- Details of their outstanding account will be passed to a commercial debt collection agency to obtain the payment due to the University and they will be liable for all costs incurred in raising this action
- The University may also terminate any University Accommodation Occupancy Agreement on giving 28 days notice in the event that the occupier ceases to be a registered student at the University.

An excluded student who settles his/her academic debt owed to the University may apply for re-admission as a student, and such an application will be considered on an individual basis.

A former student whether he/she has left the University following exclusion or otherwise, remains liable for debts to the University. If the debt remains unpaid, or an agreed repayment plan is not honoured, the University will continue to take measures to recover the debt, including the use of external debt-collection agency.

Accommodation Fees

- Day 0 (Due Date)

- Day 5 (working days after due date)

Accommodation services will issue an email asking the student to pay any arrears within 5 days from the date of the reminder.

- Day 10 (working days after due date)

If there is no response to the first e-mail Accommodation services will issue a second e-mail asking the student to attend an interview with Accommodation Services staff in order to discuss the arrears position.

- Day 15 (working days after due date)

If no payment plan is agreed or the student fails to adhere to an agreed plan or if the student fails to contact or attend the meeting then the student will be asked to attend an interview with the Head of Accommodation Services.

A failure to attend the meeting with the Head of Accommodation Services or make payment in accordance with an agreed plan, will result in a Notice to Quit being issued on their occupancy agreement. This gives 28 days for the student to leave their accommodation.

Any accommodation debtor will not be offered accommodation in subsequent years nor be eligible to apply for a reference from the University for private letting.

The University will continue to take measures to recover the outstanding debt at the Termination Date, including the use of an external debt-collection agency.