

Student Debt Collection Policy

For full details refer to the online Terms and Conditions for Payment of Fees.

Entitlement for any refund of fees is covered in the RAU Refund Policy.

Please note that references to 'terms' relate to fee payments periods only (not teaching periods), which are the periods after each of the three holiday breaks (September, January and April).

1 UK/Returning EU and Overseas students

- 1.1 The University's Tuition Fees for the first terms Tuition Fees (and outstanding tuition debts from the previous Academic year where relevant) must be paid and a valid RCP payment plan (or acceptable equivalent) set up for the remaining terms to complete registration onto the Course.
- 1.1 Where a Tuition Fee Loan is being applied for, and satisfactory evidence is provided, then pre-payment of tuition fees will not be required up to the amount of the Loan. The Student will remain responsible for payment of all Tuition Fees where prior to the start of the Academic year: (i) a Tuition Fee Loan has not been applied for and/or satisfactory evidence has not been received by the Finance Department, or, (ii) the Tuition Fee Loan does not fully cover the Student's Full Tuition Fees.
- 1.2 No accommodation will be reserved for any student unless the specified Accommodation Prepayment has been paid in advance. The first terms Accommodation Fee must be paid in advance and a valid RCP payment plan (or acceptable equivalent) set up for the remaining terms before access to University accommodation will be allowed.
- 1.3 For students dependent on a maintenance grant/loan, students will be admitted to University accommodation in accordance with their Accommodation Contract provided the student has set up a valid RCP payment plan (or acceptable equivalent) to coincide with their maintenance grant/loan.

2 New Overseas Students and New European Students with non-settled status (i.e. EU, non-EU EEA and Swiss citizens. Irish Nationals are exempted)

- 2.1 The University's Tuition Fees for the entire Academic year must be paid to complete registration onto the Course.
- 2.1 No accommodation will be reserved for any student unless the specified Accommodation Prepayment has been paid in advance. The Accommodation Fees for the entire residential contract must be paid to have access to accommodation.
- 2.2 Students must not travel to the UK until they have received confirmation from the University that their payment has been received in full and has cleared the University's bank account. For verification please email studentfees@rau.ac.uk.

3 Paying fees and other charges

- 3.1 All student charges and fees will be available for students to view and pay on the on line student portal. Alternative methods of payments are considered as per Information on the RAU website, Applicant and Student portal.
- 3.2 All optional charges for a student will be on the on line shop rather than applied to the individual student account.
- 3.3 In the case of outstanding debts the University will at all times seek to be sympathetic to, and understanding of, individual student's financial circumstances. However, for the University to do so, students must engage in dialogue with the University Finance Operations Office if financial difficulties are being experienced.
- 3.4 It is a requirement of registration that all students keep their address details up-to-date, via the student portal, so that they receive all communications in a timely manner (including about outstanding debts).
- 3.5 When communicating with a student, the University will normally post letters to the student's University address during standard University teaching weeks, and to the Student's home address at other times. However, the University may send letters to either or both addresses where it believes this is appropriate. Electronic communications will be sent to either the student's University email address or to any private email address that the student may have supplied to the University. Students are expected to check for messages on their University email address at regular intervals. Where students have opted in reminders may also be sent using text messaging (SMS).

4 When recovering debts from students:

4.1 The University will:

- Invite students to contact Student Finance to discuss their payment problems.
- Notify students that they can contact Student Welfare to enquire for any additional financial help they may be entitled to if they are experiencing financial difficulties.
- Suspend active pursuit of the recovery of debt only where the debt is disputed on valid grounds, or what appear to be valid grounds, as determined by the University.
- Notify students of the implications for them if they do not pay their debts when due, by reference to the Sanctions to be applied where student debts remain unpaid and Terms & Conditions of Payment of Fees in the Student Handbook. This notification should be well in advance of any rights being withdrawn.
- Not impose sanctions whilst good-faith discussions are on-going with the student concerned or negotiations are continuing on behalf of the student with Student Welfare, staff or external agencies, within a reasonable time frame.
- Will seek advance approval from the Academic Registrar (or nominee) where IT access is to be removed or other academic sanctions are to be applied;
- Will seek advance approval from the Director of Commercial Services prior to any Accommodation-related sanctions being applied;
- Will ensure that any sanctions imposed are proportional to the outstanding debt.

4.2 Specific duties of the University are as follows: -

- Contact all students with an overdue balance where there is no payment plan in place and no ongoing contact with a polite reminder to pay. Wherever possible contact should be via email.
- Attempt to make direct contact with the student within 14 days of the email and either take full payment or agree a date for payment.
- To send a formal letter together with a statement of account to the student, stating that contact should be made with the Student Ledger Officer. This may also be sent to the students home and/or University address by recorded delivery (or equivalent for

overseas) in addition to by email. All such correspondence will be marked 'Private & Confidential'.

- To refer debts of £100 or more to a professional debt collection agency/external solicitors who will take steps to recover the debt. The steps taken may include taking court action to recover the debt. If debt recovery action is taken, there may be other costs incurred by the student - such as interest, legal fees, and court costs to be paid.
- The late payment fee (interest) will be calculated as interest at 2% above UK clearing bank base rate per annum on the amount outstanding where payments are outstanding against your payment plan. Interest will run from the due date to the date when the fees are paid.

5 Sanctions to be applied where student debts remain unpaid

5.1 Where fees remain unpaid (and the Student has made no attempt to contact the University to make alternative arrangements) sanctions may also be applied as stated in the Rules, Regulations, Policies and Procedures in the Student Handbook.

Table 1

Debt	Sanctions
Library fines and lost book charges	Borrowing rights are automatically suspended and students requested to clear with the library before further loans allowed. Please see the Library Policies for a list of any charges.
Tuition fees	Payment, payment plan in place, or proof of third party paying fees before registration or re enrolment. Where payments fail the University will debt chase and apply sanctions after 60 days overdue with no student response. <ol style="list-style-type: none"> 1. Withdrawal of IT access to learning materials 2. Account will remain 'on stop' in all student systems and students cannot progress further studying with the University until their account is settled 3. Course tutors advised not to continue with studies, unable to sit exams 4. Withhold certificates, unable to attend Graduation ceremony or be conferred with award
Room Damage	Damage charges added to students account in accordance with Accommodation Terms and Conditions. Where there are residential communal damages and the culprit is not identified after 10 working days everyone who is resident in the block/area will be held jointly responsible and a fine will be added to the student's accounts. Any malicious damage to University property will be subject to University disciplinary procedures and a verbal or written warning may be issued to you. Persistent offenders may be subject to eviction from University accommodation.
Resit fees/ Dissertation Extension Fees	Students must pay 24 hours in advance for exam resits or coursework resubmissions. Resits cannot be taken or coursework marked until debt cleared. No assistance with dissertation and dissertation not marked until debts cleared.

Accommodation Fees	Payment, payment plan in place, or proof of third party paying fees before allowed to check in. Where payments fail the University will debt chase and apply sanctions after 60 days overdue with no student response. 1. Room key deactivated 2. Eviction notice served
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In addition for Overseas students no letters of support for student visa renewal until their account is cleared.

For past students the following will also apply:-

- (a) Account will remain 'on stop' in all student systems and students cannot progress further studying with the University until their old account is settled; and
- (b) No letters of support for overseas student visa renewal until their account is cleared.

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For any queries regarding this Policy please refer to student.fees@rau.ac.uk