

Student Debt Management

1.0 Introduction

The University of Northampton (UON) is a Higher Education institution and follows a Student Debt Management Policy to clearly outline how debts are managed and what procedures are used to recover any overdue monies owed to UON.

This policy applies to all courses and modules where UON collects academic fees, accommodation fees and other non-academic fees owing to UON. Partner organisations collecting fees on behalf of UON may operate a different policy as agreed within their formal arrangements with UON.

2.0 Ownership

This policy is managed by the Head of Income and owned by the Department of Finance on behalf of UON.

3.0 Organisational Scope

The Debt Management policy applies to all students and commercial student sponsors of UON.

4.0 Policy Statement

This Policy's objectives are as follows:

- To ensure prompt payment of any fees due to UON and minimise the amount of unpaid fees or late payments fees charged to students following their enrolment at UON.

- To outline clearly when payments are expected to be made to UON.
- To provide a clear understanding of the actions UON may take to recover any outstanding invoices deemed to be overdue and outside the terms of the original expected payment dates.

5.0 Key Principles

This policy has been designed to show how UON expects Students to pay all fees due following their enrolment, to outline any potential consequences of non-payment, and detail any action the University may take if invoices are not paid within the agreed payment terms.

Students who are experiencing financial difficulties paying any fees due to the University, relating to tuition, accommodation, or other costs, are advised to seek help at the earliest opportunity. UON will assist wherever possible although it reserves the right to act to recover any outstanding debts. In the first instance the student will be advised to contact the Credit Control team to discuss any outstanding balances and seek advice on financial assistance and information from the student Financial Guidance team. More information can be found at <https://www.northampton.ac.uk/student-life/support/financial-guidance-team/>

6.0 Procedure – Debt Management Policy

6.1 Payment Terms

All students must pay their tuition fees in full, within 28 days of the invoice due date or instalment due date. Payment should be made using the University's agreed payment partner, Flywire which can be accessed through an enrolled students 'My Finance' section of their online student portal or by navigating to the 'Finance payment portal' of the University's website. The student will be liable for any other associated costs incurred over and above the debt including

any administration costs incurred by UON and any third-party costs including commission, interest and court costs.

All payments made to UON in respect of student fees, fines and other charges must be made in pounds sterling unless contractually agreed otherwise. 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 UON.

6.2 Tuition Fees

Detailed guidance on the setting and management of tuition fees may be found in the Tuition Fees Policy at www.northampton.ac.uk/student-life/new-students/finances.

Tuition fees are chargeable from the first day of your course. For full-time undergraduate students with Student Loan Company (SLC) funding, tuition fees will be received by the University directly from the SLC in three instalments.

6.2.1 Self-Funding Full Time Home Undergraduate Students

All students not covered by Student Loan Company arrangements are required to pay a minimum of 50% of fees before enrolment and the remaining 50% three months later.

6.2.2 Self-Funding Part Time Home (Undergraduate, Postgraduate and Distance Learning) Students

Students not receiving a SLC postgraduate loan are required to pay either 50% of the gross annual tuition fee (before any reductions) on or before enrolment and the remaining 50% three months later or 25% followed by 7 monthly instalments* (*available for specific courses only)

6.2.3 Postgraduate and Distance Learning Students with a Postgraduate Loan from the SLC

Postgraduate and distance learning students with funding from the SLC can either pay 50% of gross annual tuition fee (before any reductions) on or before enrolment and the remaining 50% three months later or they can pay over three instalments to coincide with receipt of funds from the SLC for their postgraduate loan.

6.2.4 Full Time Undergraduate and Postgraduate International Students

International Students (Undergraduate or Postgraduate) studying full time are required to pay £7,000 of the gross annual tuition fee (before any reductions) prior to enrolment at the University, followed by either two instalments at the beginning of terms two and three or seven monthly instalments

6.2.5 Part Time or Distance Learning International Students

International Students (Undergraduate or Postgraduate) studying part time are required to pay a minimum of 50% of their tuition fee before enrolment and the other 50% three months later or they have the option to pay in full.

6.2.6 Payment by Sponsor – Home Students

Sponsored students are required to provide evidence of their sponsorship before or at the time of enrolment, so that the sponsor can be invoiced. Once a sponsor has been invoiced, payment is required 28 days from the date of the invoice. If the invoice is unpaid after one month, the student will be contacted to request that they chase payment from the sponsor. If a sponsor fails to make payment, the sponsor invoice will be cancelled and any/all of the outstanding tuition fee will be charged to the student, the student will be liable for finance sanctions. The student will remain liable for tuition fees until the sponsor has fully paid the amount outstanding.

6.2.7 Payment by Sponsor – International Students

Sponsored students are required to provide evidence of their sponsorship prior to enrolment, so that the sponsor can be invoiced. Sponsors are required to pay the deposit of £7,000 prior to the student's enrolment. Upon enrolment, the sponsor will be invoiced for the remaining balance of the fees and payment is required 28 days from the date of the invoice. If the invoice is unpaid after one month, the student will be contacted to request that they chase payment from the sponsor. If a sponsor fails to make payment, the sponsor invoice will be cancelled and any / all of the outstanding tuition fee will be charged to the student, the student will be liable for finance sanctions, The student will remain liable for tuition fees until the sponsor has fully paid the amount outstanding.

6.2.8 Remission or alteration of fees or payment schedules

It should be noted that only the Director of Finance and Planning is empowered to vary fees on behalf of UON. Bespoke payment plans may be considered on a case-by-case basis by the Head of Income. All decisions on fees and payment related matters must be referred to the Finance Department for consideration before any advertising of a scheme or offer is made to a student.

6.3 Tuition Fees - Consequence of late or non-payment

If tuition fees are not paid in line with the terms outlined in this policy, UON will take several courses of action to recover any funds that are overdue for payment.

6.3.1 Credit Control Contact

Students will receive several reminders advising them that their fee is overdue before any action is taken and can access their account in their student portal at

any time. Any student experiencing financial difficulties is strongly encouraged to contact Credit Control at the earliest opportunity to discuss reasonable options.

If tuition fees are still unpaid four weeks after the end of the 28-day payment terms, or if an instalment is overdue, the student will be contacted by a member of the Credit Control team. If the student is in genuine difficulty with payment, the Credit Control team will try to agree a repayment plan that is affordable but is also acceptable to the University. The student will be required to pay the agreed instalments until the outstanding fees are cleared in full.

6.3.2 Sanctions imposed for non-payment of tuition fee debts

Withdrawal of student facilities.

Students who have not paid or made a satisfactory agreement with the Credit Control team may have their access to academic facilities within UON limited, this includes physical access to on-site classes, Library facilities and IT learning facilities. Please note that this restriction is in place to encourage students to contact the Credit Control team to discuss payment options. If this action is taken the Credit Control team will notify the student via e-mail informing them financial sanctions have been applied and explain the consequences of these sanctions.

The Credit Control team will also contact the Programme Leader, the Faculty Manager and Immigration Compliance Service (International students only) to engage with the student.

*Restrictions to IT facilities includes access to NILE, which may impact on the student's ability to submit assessments, possibly resulting in lower grades and/or the requirement to re-sit/resubmit work at a later date.

Students on Placement

If a student is on placement when financial sanctions are applied, they will be allowed to continue with their placement however they may be unable to submit their placement report resulting in their module being incomplete. This module will remain incomplete until payment is made in full or a satisfactory agreement is made with the Credit Control team.

Assessment results

Students who have not paid or made a satisfactory agreement with the Credit Control team will not be able to obtain their assessment results.

Graduating Students

Students who have not paid or made a satisfactory agreement with the Credit Control team and have an outstanding tuition fee debt to the University will be able to attend their graduation ceremony **but not be entitled to obtain** their qualification certificate or a transcript of studies until payment is made in full.

Exclusion from re-enrolment

Students who have not paid or made a satisfactory agreement with the Credit Control team and have an outstanding tuition fee debt to the University will not be able to re-enrol at the University until payment is made in full.

Referral to external debt collection agency

The University reserves the right to pass any long outstanding debts to an external debt collections agency.

Any debt to UON that remains unpaid will be reviewed by the Head of Income and if deemed necessary, passed to an external debt collection agency for collection through legal procedures. Any additional costs incurred will be payable by the student.

This referral may affect the future credit rating of the student.

Withdrawal of student registration with the University

Continued failure to engage with the University's credit control processes regarding overdue tuition fee debts or continued failure to repay overdue tuition fee debts may lead to the withdrawal of the student's registration with the University in the current study year, leading to non-completion of the student's study course. For international students requiring a visa to study in the UK, this will also result in the withdrawal of sponsorship

6.4 Accommodation Fees

6.4.1 Payment of fees and due date

Accommodation fees will be invoiced when the student attends their first day of university or enters halls of residence (whichever date is earlier). Fees will be payable in three termly instalments unless the student wishes to pay the fee in full on or before their first day attending the University. Arrangements can also be made for monthly instalments.

6.4.2 Payment by instalments: Accommodation fees

Arrangements can be made to pay for accommodation via monthly or termly instalments. The termly due dates will be set with reference to the due date of maintenance loans from the SLC.

Students will receive several reminders advising them that their accommodation fee is due and payment should be made using the University's agreed payment partner, Flywire which can be accessed through an enrolled students 'My Finance' section of their online student portal or by navigating to the 'Finance payment portal' of the University's website.

6.4.3 Accommodation Fees - Consequence of late or non-payment

If accommodation fees are not paid in line with the terms outlined in this policy, UON will take several courses of action to recover any funds that are overdue for payment.

Credit Control Contact If an instalment payment is not made, the student will be contacted by a member of the Credit Control team. If they are in genuine difficulty with payment, the Credit Control team will try to agree a repayment plan that is affordable but is also acceptable to the University. The student will be required to pay at the agreed rate until the outstanding fees are cleared in full.

6.4.4 Sanctions imposed for non-payment of accommodation fees

Halls of Residence

Students with accommodation debts are not allowed to return to halls of residence in future years until payment is made in full and any debts are cleared. Existing debts will continue to be chased internally and via debt agencies until repaid regardless of whether the student returns to continue their studies in the following year. Any deposits held on behalf of the student will be used to offset the remaining debt.

Referral to external debt collection agency

Any debt to UON that remains unpaid will be reviewed by the Head of Income and if deemed necessary, passed to an external debt collection agency for collection through legal procedures. Any additional costs incurred will be payable by the student. This referral may affect the future credit rating of the student.

Eviction from University Accommodation

Continued failure to pay overdue accommodation debts may result in eviction proceedings being taken against the student in the current year of study in which the debt is due.

6.5 Non-tuition and accommodation fees

This includes payments due for welfare loans, disciplinary fines, and any other goods and services not directly linked to tuition or accommodation fees.

Payments due for any non-tuition/accommodation fees or charges will be invoiced when the service is provided or a fine or charge is incurred. Payment will be due 28 days after the invoice has been issued unless a suitable payment plan has been made with the Credit Control team.

The use of instalment plans is optional for invoices issued for non-tuition/accommodation fees. The Credit Control team will agree a suitable repayment plan based on financial circumstances. Payments must be made in line with the agreed repayment plan and UON retains the right to withdraw any agreements and consider further action if payments are not made in line with this agreement.

6.5.1 Other fees - Consequences of non-payment

Any outstanding debt due to UON after completion of the University's debt chasing procedures will be reviewed by the Head of Income and if deemed necessary, passed to an external debt collection agency for collection through legal procedures. Any additional costs incurred will be payable by the student/debtor. This referral may affect the future credit rating of the student/debtor.

6.6 Appeals process

If a student is unhappy about a decision relating to the payment of fees, including any sanctions that may have been applied due to an outstanding debt, they may bring a complaint under the Universities Student Complaints Procedure. Information on this can be found at <https://www.northampton.ac.uk/about-us/governance-and-management/management/university-policies-procedures-and-regulations/complaints-form> .

6.7 Early Withdrawal

If a student leaves their programme of study early, depending on their withdrawal date, they may be liable for the fees for the full academic year. More information can be found in the University Withdrawal Policy <https://www.northampton.ac.uk/about-us/governance-and-management/management/university-policies-procedures-and-regulations/> which outlines the correct procedure and timings for withdrawing from courses of study. Failure to formally withdraw from a course of study can lead to increased liability for unpaid fees.

If a student leaves their accommodation early, the sum liable is set out in the terms and conditions of residence that was provided to the student on acceptance of their accommodation offer.

7.0 Associated Documents

- Tuition Fee Policy
- University Withdrawal Policy
- Student Handbook

8.0 Key Contacts

Credit Control Team Phone: 01604 892688

E-mail: credit.control@northampton.ac.uk

9.0 Equality Impact Assessment

Please see the Equality Impact Assessment, Appendix 1.

10.0 Version Control

| Version Number | Author | Version Date | Updates / Amendments | Current Status | Review Date |
|----------------|-----------|--------------|-----------------------------------------------------------------------|----------------|-------------|
| V7 | J Baines | Aug 2023 | New Format / Updates on wording / amendments to 6.3.2 | Approved | August 2025 |
| V8 | J Baines | Nov 2023 | Wording amendments to 6.3.2 | Approved | Nov 2025 |
| V9 | C Stephen | March 2026 | Update on wording / job titles. Main changes to 6.2.7 / 6.3.1 / 6.4.2 | Approved | March 2028 |