

Recovery of Student Debt Policy

Purpose

The Recovery of Student Debt Policy supports the University in running an efficient and effective system of credit control management. It ensures that all parties involved are aware of the University's approach to the practice and procedures involved in the recovery of outstanding debt, both tuition and non-tuition fee related. The aim of the policy is to:

- minimise the financial and reputational risk to the University and enable the proactive management of all debt incurred by students or third party organisations in relation to individual students; and
- promote a strong credit control ethos within the University that will support collaborative and co-ordinated working relationships between the central Credit Control Team and the staff working in Faculties, Schools and other relevant central offices.

Policy

Payment of Tuition Fees

The methods of payment for tuition fees are:

- payment in full at registration;
- payment by sponsor, including the Student Loans Company (SLC); and
- payment by instalments *via* Direct Debit over 3 instalments, one at registration then in January and in April.

All tuition fees owing to the University must be paid in Pounds Sterling. All payments must be accompanied by the University ID number and the name of the student to whom the payment relates.

Payment of Accommodation Charges

The methods of payment for accommodation charges are:

- payment in full at acceptance of the accommodation offer; or
- pre-payment at acceptance of the accommodation offer with the balance paid *via* Direct Debit either:
 - in full at 1st direct debit collection date; or
 - over 3 instalments paid in October, January and April.

All accommodation charges owing to the University must be paid in Pounds Sterling. All payments must be accompanied by the University ID number and the name of the student to whom the payment relates.

All Overdue Payments

In the event that an instalment is not paid on the agreed payment date, a late payment charge of £25 will be added and the student to whom the payment relates will be advised immediately by email sent to their University email address.

In the event that a student is unable to meet the published deadlines for the payment of their tuition fees and/or accommodation charges, they must contact the central Credit Control Team immediately and, in any event, before the date on which the payment is due so that their options including, where appropriate, alternative payment arrangements, can be discussed and agreed.

All overdue payments will be referred to, and followed up, by the central Credit Control Team.

Overdue Tuition Fees

Where a tuition fee payment remains outstanding beyond the published due date, an indicator will be applied to the record of the student concerned and maintained in the University's student record system. At the point at which the indicator is applied, the student concerned will be sent an email to their University of Manchester email address to notify them and explain the consequences for them with respect to graduation or re-registration.

In exceptional circumstances, the Director of Student Admissions and Administration and/or the Head of Transactional Services may permit a student who owes tuition fees to the University from a previous session to re-register, provided there are justified reasons for doing so.

Outstanding tuition fee debts accrued by students who have left the University will be referred to an external debt collection agency.

Overdue Accommodation and Other Charges

Where an accommodation payment remains outstanding beyond the published due date, an indicator will be applied to the record of the student concerned and maintained in the University's student record system. At the point at which the indicator is applied, the student concerned will be sent an email to their University of Manchester email address to notify them and explain the consequences of failing to abide by the terms and conditions of their accommodation.

Outstanding accommodation charges accrued by students will be referred to an external debt collection agency when other efforts have been exhausted or, if appropriate, before then.

Other charges, such as library charges, may be referred to an external debt collection agency when other efforts have been exhausted or, if appropriate, before then. This will be at the discretion of the Credit Control Manager.

Michelle Bailey
Head of Transactional Services

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