



FINANCIAL PROCEDURES

Section 17 – Student Debt Collection Procedures

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Section 17: Student Debt Collection Procedures

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17.1. Objectives

At all times, all outstanding debts should be under control and subject to standard collection procedures. Older debt will progress to a status of either:

- active with debt collection agents
- with active instalment plan in place
- with County Court Judgement obtained for applicable values or
- written-off.

17.2. Authorizations

Authorization for arranging instalment plans, imposing, and reversing of sanctions and debt write-off is documented in appendix C1.

17.3. Student Interaction

Formal documents such as invoices, credit notes, statements and reminders will normally be sent electronically to the student's university email address. To ensure that contact can be made with the student the university will on occasion contact students by:

- any phone number provided by the student for calls and text messages
- any alternative email address provided by the student
- letter to the term and /or home address provided by the student.

17.4. Accommodation Fees

17.4.1. Students are required to choose a recurring card payment instalment plan in respect of payment of accommodation fees as part of the accommodation application process.

17.4.2. An instalment plan can be cancelled if the accommodation fees are funded internally by AU (Aberystwyth University) or are funded by an official sponsor or if full payment of the accommodation fees due for the full license period is received in sufficient time prior to the 1st instalment due date.

17.4.3. Authorization for cancelling an instalment plan or overriding the requirement to set up an instalment plan is documented in appendix C1.

17.4.4. Communication to Students: Full academic year

The communications stipulated below relate to the standard payment terms for the 3 or 4 instalments for full academic year students. A similar process with differing dates will apply for single semester or other non-standard licence periods. Electronic notices are sent to cardholders via the recurring card payment WPM prior to the communications sent by the Finance Department, which would include advance notification of instalments due, notification of a failed instalment and expired card.

17.4.4a. First term arrears

Where fees remain outstanding and no instalment plan has been agreed or the first instalment has failed, communications giving full and fair notice of any action to be taken or sanction imposed will be sent as follows:

Letter reference*	Sent by Date	Letter reference*	Sent by Date
RL1	15 October	RL5	15 March
RL2	15 November	RL6	15 April
RL3	15 December	RL7	15 June
RL4	15 February	Sanction 2	15 July
Sanction 1	15 February		

**See appendix A1 for full details*

Accommodation fee debtors will also be contacted by phone as the letter references and debt progresses. Estates, Facilities and Residences may also visit accommodation fee debtors.

17.4.4b. Failed second instalment – First week of second term

In the event of a failed second instalment, where the first instalment also remains outstanding, the value would be aggregated, and the series of communications would continue in order. In the event of a failed second instalment, where the first instalment was paid, the following series of communications will be sent.

Letter reference*	Sent by Date	Letter reference*	Sent by Date
RL1	15 January	RL5	15 April
RL2	15 February	RL6	15 May
RL4	15 March	RL7	15 June
Sanction 1	15 March	Sanction 2	15 July

**See appendix A2 for full details*

Accommodation fee debtors will also be contacted by phone as the letter references and debt progresses. Estates, Facilities and Residences may also visit accommodation fee debtors.

17.4.4c. Failed third instalment – First week of third term

In the event of a failed third instalment, where a previous instalment(s) also remains outstanding, the value would be aggregated, and the series of communications would

continue in order. In the event of a failed third instalment, where the previous instalments were paid, the following series of communications will be sent.

Letter reference*	Sent by Date
RL1	15 May
Sanction 1	15 May
RL4	5 June
RL6	15 June
RL7	5 July
Sanction 2	15 July

**See appendix A3 for full details*

Accommodation fee debtors will also be contacted by phone as the letter references and debt progresses. Estates, Facilities and Residences may also visit accommodation fee debtors.

17.4.4d. Failed fourth instalment – for those with 50 weeks licence

In the event of a failed fourth instalment, where a previous instalment(s) also remains outstanding, the value would be aggregated, and the series of communications would continue in order. In the event of a failed fourth instalment, where the previous instalments were paid, the following series of communications will be sent.

Letter reference*	Sent by Date
RL1	15 July
RL4	5 August
Sanction 1	5 August
RL6	15 August
RL7	5 September
Sanction 2	15 September

**See appendix A4 for full details*

Accommodation fee debtors will also be contacted by phone as the letter references and debt progresses. Estates, Facilities and Residences may also visit accommodation fee debtors.

17.4.5 Summer Accommodation only

Summer accommodation fees have similar payment terms and methods as sessional fees, and students are required to select a recurring card instalment plan as part of the accommodation licence process. Depending on the license period students can pay via a maximum of 3 instalments however, due to the time constraints it is not possible to send the full suite of reminder notices. The expected minimum communications sent would be follows:

Letter reference*	Date (per card instalment)
RL1	15 July, 15 August, 15 September
RL4	5 August, 5 September, 5 October
Sanction 1	5 August, 5 September, 5 October
RL6	15 August, 15 September, 15 October
RL7	5 September, 5 October, 5 November
Sanction 2	15 September, 15 October, 15 November

**See appendix A5 for full details*

17.4.6 Additional communications

Accommodation fee debtors will also be contacted by phone as the letter references and debt progresses. Estates, Facilities and Residences may also visit accommodation fee debtors.

17.4.7 Sanctions - Accommodation

- Sanction 1** Loss of right to receive future University accommodation by updating the accommodation debt flag on AStRA. This can occur at various times during the license period depending on future application timelines.
- Sanction 2** If the amount due remains unpaid at the end of the process and a suitable arrangement is not in place, the debt will be considered for referral to the University's external debt collection agency.
- Sanction 3** Estates, Facilities and Residences may issue a Notice to Quit (NTQ) University Residences to students with accommodation debts prior to the debt being referred to the external debt collection agency. Should this occur and the student quits at the expected time they will be liable for accommodation fees for the period up to the end of the NTQ period. Should the resident remain occupied at the end of the NTQ period, they will be invoiced separately for a 'Use and occupation fee' for any additional accommodation as advised by Estates, Facilities and Residences.

17.5. Tuition Fees

- 17.5.1. Students who have applied for tuition fee support via Student Finance should have completed their application by the required deadline to ensure funding is in place by the commencement of the academic year. The University receives electronic confirmation of tuition fee funding for eligible students. Where the University has not received funding confirmation for a student or where a student has been deemed ineligible for tuition fee

support the student will be considered self-funding and will be subject to the standard tuition fee collection processes and sanctions as detailed below.

- 17.5.2. Postgraduate students who have applied for a tuition fee loan will be considered self-funding as the loan payments are issued to the student as opposed to the University, as is the case with undergraduate and PGCE tuition fee support.
- 17.5.3. Self-funded students are required to pay the annual tuition fees in full by 1st October or via recurring card payment instalment plan with a maximum of 3 or 4 instalments depending on the student and course category. Postgraduate students in receipt of quarterly funding may pay in 4 instalments. Those in receipt of a tuition fee loan should pay via 3 instalments to match the funding as the instalment dates are tailored accordingly.
- 17.5.4. Tuition fee sponsors are invoiced and subject to the 30-day payment terms. However, should The sponsor default on the payment arrangement, responsibility for payment of the debt will revert to the student who will be subject to the standard tuition fee collection processes and sanctions.
- 17.5.5. No instalment plan or failed first instalment.

Where fees remain outstanding, and no instalment plan has been agreed or the first instalment has failed, communications giving full and fair notice of any action to be taken or sanction imposed will be sent as follows:

Letter reference*	Sent by Date	Letter reference*	Sent by Date
RL1	15 October	RL5	15 March
RL2	15 November	RL6**	15 April
RL3	30 November	RL7	15 June
Sanction TF1	10 December	Sanction TF2	15 June
RL4	25 January	RL8	15 July
RL3 (catch-up)	25 January	RL9	15 August
Sanction TF1	01 February		

**See appendix B1 for full details*

Tuition fee debtors will also be contacted by phone as the letter references and debt progresses.

17.5.6. Failed second instalment – February

In the event of a failed second instalment, where the first instalment also remains outstanding, the value would be aggregated, and the series of communications would continue in order. In the event of a failed second instalment, where the first instalment was paid, the following series of communications will be sent.

Letter reference*	Sent Date	by	Letter reference*	Sent by Date
RL1	5 March		RL7	15 June
RL3	15 April		Sanction TF2	15 June

Sanction TF1		RL8	15 July
RL4	15 May	RL9	15 August

**See appendix B2 for full details*

Tuition fee debtors will also be contacted by phone as the letter references and debt progresses.

17.5.7. Failed third instalment – First week of third term

In the event of a failed third instalment, where a previous instalment(s) also remains outstanding, the value would be aggregated, and the series of communications would continue in order. In the event of a failed third instalment, where the previous instalments were paid, the following series of communications will be sent.

Letter reference*	Sent by Date	Letter reference*	Sent by Date
RL1	15 May	RL8	15 July
RL6	31 May	RL9	15 August
RL7	15 June	Sanction TF2	
Sanction TF2	15 June		

**See appendix B3 for full details*

Tuition fee debtors will also be contacted by phone as the letter references and debt progresses.

17.5.8. Sanctions - Tuition

Sanction 1. Withdrawal of computer and library facilities i.e., access to e-mail, Blackboard and loaning of books from the University libraries

Sanction 2. Graduating Students - Loss of right to attend degree ceremony and receive degree until the debt is resolved.

Returning Students - Loss of right to progress to the next academic year until the debt is resolved.

Non-returning /completed Students – Referral to external debt collecting agency via the non-registered student’s collection process.

17.5.9. Exceptional Circumstances

In exceptional circumstances, where implementation of sanctions prevents delivery of tuition (e.g., virtual lectures etc.), sanctions may be withheld and dialogue with students encouraged to effect a mutually satisfactory solution.

17.6 Expired cards

Automated e-mails are sent to cardholders in the two months leading to expiration. In the event of the cardholder failing to renew the card details, a standard card expiration letter is sent which is a customized version of letter RL1. Subsequent communications will correspond with the above standard communications dependent on when in the academic year the card expired.

17.7 Other Fees and Charges

17.7.1 Payment for the use of other University facilities or provision of resources must be paid in accordance with the agreed payment terms and conditions, normally within 30 days of invoice. These include (but are not limited to) library debts and fines, re-sit assessments and supplementary examination charges. These charges cannot be paid in instalments, however where possible could be added to an active payment plan for other fees or offset against Aberystwyth University bursaries or scholarships due to the student.

17.7.2 The following communications are sent as part of the student sundry invoice debt process:

Letter reference	Overdue	Letter reference	Overdue
ABW1	1 day	DEPT	61 – 100 days overdue. Debt verified with issuing department who are given notice of referral to debt collecting agency.
ABW2	31 days	PR2	101 – 120 days overdue. Debtor given notice of referral to debt collecting agency
ABW3	61 days	Sanction GEN1	121+ days overdue. Referral to debt collecting agency

17.7.3 Debtors will also be contacted by phone as the letter references and debt progresses

17.7.4 Sanctions - Other Fees and Charges

Sanction GEN1 If the amount due remains unpaid at the end of this process and a suitable arrangement is not in place, the debt will be considered for referral to the University's external debt collection agency.

17.8 Non-Registered Students

17.8.1 When a student is no longer registered at the University due to withdrawal or any other reason and fees remain outstanding, they will initially be contacted by email to confirm the balance due and provided with an invoice/statement with a breakdown of the fees due. Where payment is not forthcoming, they will receive a pre referral letter as they will have previously received a number of reminder notices as part of the standard collection process whilst a registered student. There is a weekly process to identify any non-registered students with tuition and/or accommodation debts who are sent communication as follows:

Letter reference	Report date	Letter reference	Report date
Invoice/Statement	within week	PR2	after 2 weeks giving notice of referral to debt collecting agency.
Telephone follow-up	2nd week	Sanction referral	4 weeks after report.

Debtors will also be contacted by phone as the letter references and debt progresses

17.8.2 Sanctions - Non-Registered Students

Sanction Referral - If the amount due remains unpaid at the end of the process and a suitable arrangement is not in place, the debt will be considered for referral to the University's external debt collection agency.

17.9. Registered Students

17.9.1. Registered students who have been released early from their accommodation license however have accommodation fee arrears should be contacted as per the Non-registered Students process above as the current residences collection process is not applicable to them.

17.9.2. Registered students who have tuition fee arrears from previous sessions will have been permitted to progress with a debt however, the debt needs to be monitored. If the student or sponsor defaults on any arrangement made the standard current tuition fee collection process should apply, and sanctions imposed accordingly.

17.9.3. If the tuition fee debt remains unpaid at the end of the process they will not be permitted to graduate or register for any subsequent academic year.

17.10. Referrals to Debt Collection Agents

17.10.1. All debts, other than small values*, that have not been collected through the standard collection processes will be referred to the University's external debt collection agency. All debtor correspondence in relation to the debt will be sent from and should be directed to the agency.

17.10.2. The debt collection agency has the authority to enter into instalment arrangements with the debtor without reference to the University however may refer to the University for verification purposes. If the initial contact fails to secure settlement, the University will instruct the commencement of legal proceedings to include obtaining a county court judgement (CCJ) for debt of applicable value*.

17.10.3. If the debt collection agency has not been able to establish the whereabouts of a debtor, a trace will by default be initiated in each case. Where the debtor is not based in the UK, a trace will be initiated with local agents in the country of the debtor. If the initial contact from local agents fails to secure settlement, a judgement will be issued at their last known UK address.

17.10.4. Where the collection of sums due results in increased cost to the University the debtor shall be responsible for paying the full cost incurred to recover the amount. The University will seek to recover all costs or fees that are legitimately due from a debtor. Any costs or fees due will be reasonable and will reflect the actual cost incurred.

17.10.5. Where applicable*, the University will instruct the enforcement of judgements via High Court Enforcement Officers (Bailiffs). Should this prove unsuccessful, the account will be placed on hold for a period of two years at which time a further attempt at enforcement will be made.

**See appendix D1 for table of applicable values*

17.10.6. The transactions on ABW will be updated with statuses to reflect the current stage of the collection process and legal action as follows and shown in the collection code box. The agency

dealing with the account will be shown in the collection agency box as either STA (STA Limited) or ORL (Oriol, the collecting arm of HCR Ltd):

Reference	Description	Category
I1	Paying instalments to AU**	Pre-referral
R0	Referred to collection agents	Referral
R1	Legal action instigated	
R2	Judgement obtained	
R3	Judgement enforcement active	
C1	No referral due to value or non-standard reasons	For write-off
C2	Referred however no legal action due to value	
C3	Judgement obtained however trace or enforcement unsuccessful	

***Aberystwyth University will seek to enter into short-term instalment plans only, up to a maximum of 6 months. Longer-term instalment plans will be directed to external debt collection agents for ease of monitoring.*

17.11. Student Debtors – Write-off

17.11.1. Where the University has been unsuccessful in securing payment, the Finance Department will propose the writing off debts, subject to appropriate approval in accordance with the schedule of Financial Delegations of Authority*, where one of the following criteria has been met:

- The total value of the debt is considered small value**, standard collection processes have been completed and the debtor is no longer a student at Aberystwyth University.
- The debt has been referred and all their efforts prior to commencing legal action have failed to secure payment**.
- A County Court Judgement has been obtained however, the debtor's whereabouts are unknown, and a legal trace has proved unsuccessful. The judgement will remain in place and in the event of the debtor contacting the University in future to arrange a settlement, the debt will be resurrected.
- A County Court Judgement has been obtained however the total debt is below the threshold for enforcement by the High Court Enforcement Officers**.
- A County Court Judgement has been obtained, the total debt is equal to or greater than the threshold for enforcement by the High Court Enforcement Officers**. Their efforts have proved unsuccessful in two attempts over a two-year period. The judgement will remain in place and in the event of the debtor contacting the University in future to arrange a settlement, the debt will be resurrected.
- Any ad-hoc reasons subject to appropriate approval.

**See appendix C1 for full details*

***See appendix D1 for table of applicable values*

17.11.2. Any small balances resulting from bank charges or differences in exchange can be credited subject to approval from the Fees and Cash Manager.

17.11.3. Notification Checklist – Details of proposed write-offs will be notified as follows:

Tuition Fees

- Pro-vice chancellor for the faculty
- Faculty Manager
- Head of Department

Accommodation Fees

- Director Estates, Facilities and Residences
- Head of Residences

Student Sundry Invoices/charges

- Invoice issuing department

Appendices

Appendix A1		First Term Arrears
Letter reference*	Sent by Date	Detail
RL1	15 October	Correspondence requesting full payment or payment plan e-mailed. List of debtors shared with Student Support Services and Estates, Facilities and Residences. This will include failed first instalments. Different versions of RL1 notices are sent for students who have no instalment plan in place or have moved in after the start of the standard license period without setting up the card instalment plan or when a card expires resulting in the plan being cancelled.
RL2	15 November	Correspondence sent with invitation to attend a drop-in session. Any dispute raised should be recorded and followed up with Estates, Facilities and Residences. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
Telephone follow up to RL2	30 November	Students contacted by telephone by Finance Department. List shared with Estates, Facilities and Residences for any unresolved debts with a view to them visiting the individuals.
RL3	15 December	Correspondence and referral to Residence Manager as potential breach of licence. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL4	15 February	Correspondence giving notice of imposition of accommodation sanctions and referring to the possibility of referral to external debt collection agents. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL5	15 March	Correspondence confirming imposition of accommodation sanctions and reference to the possibility of referral to external debt collection agents. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL6	15 'April	Correspondence reinforcing the imposition of accommodation sanctions and possibility of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL7	15 June	Correspondence giving notice of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
Telephone follow up	30 June	Students contacted by telephone by Finance Department. Student Support Services and Estates, Facilities and Residences provided with list of debtors.
Sanction 1	Monthly	The accommodation debtor flag should be applied at least at key periods prior to future accommodation applications becoming available however can be undertaken monthly with each reminder process.
Sanction 2	15 July	If the amount due remains unpaid at the end of this process and a suitable arrangement is not in place, the debt will be considered for referral to the University's external debt collection agency.

Appendix A2		Second Instalment Arrears
Letter reference*	Date	Detail
RL1	15 January	Correspondence sent as follow-up to automated emails requesting full payment of failed instalment.
RL2	15 February	Correspondence sent with invitation to attend a drop-in session. Any dispute raised should be recorded and followed up with Estates, Facilities and Residences. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
Telephone follow up to RL2	End of February	Students contacted by telephone by Finance Department. List shared with Estates, Facilities and Residences for any unresolved debts with a view to them visiting the individuals.
RL4	15 March	Correspondence giving notice of imposition of accommodation sanctions and referring to the possibility of referral to external debt collection agents. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL5	15 April	Correspondence reinforcing the possibility of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL6	15 May	Correspondence reinforcing the imposition of accommodation sanctions and possibility of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL7	15 June	Correspondence giving notice of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences
Telephone follow up	30 June	Students contacted by telephone by Finance Department. Student Support Services and Estates, Facilities and Residences provided with list of debtors.
Sanction 1	Monthly	The accommodation debtor flag should be applied at least at key periods prior to future accommodation applications becoming available however can be undertaken monthly with each reminder process.
Sanction 2	15 July	If the amount due remains unpaid at the end of this process and a suitable arrangement is not in place, the debt will be considered for referral to the University's external debt collection agency.

Appendix A3		Third Instalment Arrears
Letter reference*	Date	Detail
RL1	15 May	Correspondence sent as follow-up to automated emails requesting full payment of failed instalment including giving minimum 1 weeks' notice of imposition of accommodation sanctions
RL4	5 June	Correspondence giving minimum 1 weeks' notice of imposition of accommodation sanctions and referring to the possibility of referral to external debt collection agents. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL6	15 June	Correspondence reinforcing the imposition of accommodation sanctions and possibility of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
Telephone follow up	30 June	Students contacted by telephone by Finance Department. Student Support Services and Estates, Facilities and Residences provided with list of debtors.
RL7	5 July	Correspondence giving notice of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
Sanction 1	Monthly	The accommodation debtor flag should be applied at least at key periods prior to future accommodation applications becoming available however can be undertaken monthly with each reminder process.
Sanction 2	15 July	If the amount due remains unpaid at the end of this process and a suitable arrangement is not in place, the debt will be considered for referral to the University's external debt collection agency.

Appendix A4		Fourth Instalment Arrears
Letter reference*	Date	Detail
RL1	15 July	Correspondence sent as follow-up to automated emails requesting full payment of failed instalment including giving minimum 1 weeks' notice of imposition of accommodation sanctions
RL4	5 August	Correspondence giving minimum 1 weeks' notice of imposition of accommodation sanctions and referring to the possibility of referral to external debt collection agents. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL6	15 August	Correspondence reinforcing the imposition of accommodation sanctions and possibility of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL7	5 September	Correspondence giving notice of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
Sanction 1	Monthly	The accommodation debtor flag should be applied at least at key periods prior to future accommodation applications becoming available however can be undertaken monthly with each reminder process.
Sanction 2	15 September	If the amount due remains unpaid at the end of this process and a suitable arrangement is not in place, the debt will be considered for referral to the University's external debt collection agency.

Appendix A5		Summer Accomodation Arrears
Letter reference*	Date (per card instalment)	Detail
RL1	15 July 15 August 15 September	Correspondence requesting full payment or payment plan sent. List of debtors shared with Student Support Services and Estates, Facilities and Residences. This will include failed first instalments.
RL4	5 August 5 September 5 October	Correspondence giving minimum 1 weeks' notice of imposition of accommodation sanctions and referring to the possibility of referral to external debt collection agents. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL6	15 August 15 September 15 October	Correspondence reinforcing the imposition of accommodation sanctions and possibility of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
RL7	5 September 5 October 5 November	Correspondence giving notice of referral to external debt collection agency. List of debtors shared with Student Support Services and Estates, Facilities and Residences.
Sanction 1	Monthly	The accommodation debtor flag should be applied at least at key periods prior to future accommodation applications becoming available however can be undertaken monthly with each reminder process
Sanction 2	15 September 15 October 15 November	If the amount due remains unpaid at the end of this process and a suitable arrangement is not in place, the debt will be considered for referral to the University's external debt collection agency.

Appendix B1		Tuition Fees - No Instalment Plan/Failed First Attempt
Letter reference*	Sent by Date	Detail
RL1	15 October	International Students
RL1	15 October	Home/EU Postgraduate Students
RL1	15 October	Home/EU Undergraduate Students
		Correspondence requesting full payment or payment plan sent. This will include failed first instalments.
RL2	15 November	International Students (tailored letters for Tier4 students)
RL2	15 November	Home/EU Postgraduate Students
RL2	15 November	Home/EU Undergraduate Students
		Correspondence sent with invitation to attend a drop-in session and reference to potential imposition of tuition sanctions. Any dispute raised regarding the fee levels should be recorded and followed up with Academic Registry or the Academic Department.
RL3	30 November	International Students (tailored letters for Tier4 students)
RL3	30 November	Home/EU Postgraduate Students
RL3	30 November	Home/EU Undergraduate Students
		Correspondence giving minimum 1 weeks' notice of imposition of tuition sanctions i.e., withdrawal of network facilities. List of debtors shared with designated contacts in Faculties and Service Departments including Compliance Team of the International Office and Student Support Services.
Sanction 1	10 December	Withdrawal of computer and library facilities i.e., access to e-mail, Blackboard and loaning of books from the University libraries.
RL4	25 January	International Students (tailored letters for Tier4 students)
RL4	25 January	Home/EU Postgraduate Students
RL4	25 January	Home/EU Undergraduate Students
		Correspondence confirming imposition of tuition sanctions and advising of potential further sanctions.
RL3	25 January	Where sanctions were not imposed in December or where sanctions were revoked temporarily, correspondence giving minimum 1 weeks' notice of imposition of tuition sanctions. List of debtors shared with designated contacts in Faculties and Service Departments including Compliance Team of the International Office and Student Support Services.
Sanction 1	1 February	Withdrawal of computer and library facilities i.e., access to e-mail, Blackboard and loaning of books from the University libraries.
RL5	15 March	Correspondence reinforcing potential further tuition sanctions and reference to the possibility of referral to external debt collection agency.
RL6	15 April	Correspondence again reinforcing potential further tuition sanctions and reference to the possibility of referral to external debt collection agency.

RL7	15 June	Correspondence giving notice of imposition of tuition sanctions (unable to graduate or attend ceremony or register for subsequent academic years) and reference to external debt collection agency. List of debtors shared with designated contacts in Faculties and Service Departments including Compliance Team of the International Office and Student Support Services.
Sanction 2	15 June	Loss of right to attend degree ceremony and receive award until the debt is resolved. List provided to Student Support Services and Academic Registry and updates sent accordingly.
RL8	15 July	Correspondence reinforcing imposition of tuition sanctions and reference to external debt collection agency.
RL9	15 August	Correspondence to returning students giving notice that they will not be permitted to return and register for subsequent academic years whilst arrears remain unpaid, and bursaries/scholarships awarded to registered students only.
Sanction 2		Returning Students - Loss of right to progress to the next academic year until the debt is resolved.

Appendix B2	Tuition Fees -	Tuition Fees - Second Instalment
Letter reference*	Date	Detail
RL1	5 March	Correspondence sent as follow-up to automated emails requesting full payment of failed instalment and reference to potential imposition of tuition sanctions together with invitation to attend a drop-in session. Any dispute raised should be recorded and followed up with Academic Registry or the department.
RL3	15 April	Correspondence giving minimum 1 weeks' notice of imposition of tuition sanctions i.e., withdrawal of network facilities. List of debtors shared with designated contacts in Faculties and Service Departments including Compliance Team of the International Office and Student Support Services.
Sanction 1		Withdrawal of computer and library facilities i.e., access to e-mail, Blackboard, and loaning of books from the University libraries.
RL4	15 May	Correspondence confirming imposition of tuition sanctions and advising of potential further sanctions.
RL7	15 June	Correspondence giving notice of imposition of tuition sanctions (unable to graduate or attend ceremony or register for subsequent academic years) and reference to external debt collection agency. List of debtors shared with designated contacts in Faculties and Service Departments including Compliance Team of the International Office and Student Support Services.
Sanction 2	15 June	Loss of right to attend degree ceremony and receive award until the debt is resolved. List provided to Student Support Services and Academic Registry and updates sent accordingly.
RL8	15 July	Correspondence reinforcing imposition of tuition sanctions and reference to external debt collection agency.
RL9	15 August	Correspondence to returning students giving notice that they will not be permitted to return and register for subsequent academic years whilst arrears remain unpaid, and bursaries/scholarships awarded to registered students only.
Sanction 2		Returning Students - Loss of right to progress to the next academic year until the debt is resolved.

Appendix B3		Tuition Fees - Third Instalment
Letter reference*	Date	Detail
RL1	15 May	Correspondence sent as follow-up to automated emails requesting full payment of failed instalment and reference to potential imposition of tuition sanctions together with invitation to attend a drop-in session.
RL6	31 May	Correspondence to graduating students giving notice of imposition of tuition sanctions (unable to graduate or attend ceremony) and reference to external debt collection agency. List of debtors shared with designated contacts in Institutes and Service Departments including Compliance Team of the International Office.
RL7	15 June	Correspondence to returners giving notice of imposition of tuition sanctions (unable to register for next academic year). List of debtors shared with designated contacts in Institutes and Service Departments including Compliance Team of the International Office.
Sanction 2	15 June	Loss of right to attend degree ceremony and receive award until the debt is resolved. List provided to Student Support Services and Academic Registry and updates sent accordingly.
RL8	15 July	Correspondence reinforcing imposition of tuition sanctions and reference to external debt collection agency.
RL9	15 August	Correspondence to returning students giving notice that they will not be permitted to return and register for subsequent academic years whilst arrears remain unpaid, and bursaries/scholarships awarded to registered students only.
Sanction 2		Returning Students - Loss of right to progress to the next academic year until the debt is resolved.

Appendix C1	Authorisation Procedures
Instalment plans	Any non-standard instalment arrangements must be approved by the Fees and Cash Manager or higher grade. Cancellation of a card payment instalment plan or overriding the system requirement to set up an instalment plan can be arranged by other staff members where the purpose for either is evidenced, e.g., confirmation of full payment or sponsorship.
Imposing academic sanctions	The decision to impose academic sanction lies with the Finance Department. However, stakeholders such as Academic Departments, Student Support Services and Careers and other relevant service departments will be provided with lists of students at the pre-sanction and sanction stage for information purposes. The Finance Department should allow 2 weeks between the pre-sanction and sanction stages ensuring sanctions are imposed at the start of a week to enable to student to access any services and contact departments as required to resolve the matter to revoke the sanction.
Imposing accommodation sanctions	The decision to impose accommodation sanctions such as issuing a Notice to Quit University Residences or blocking future application lies with Estates, Facilities and Residences. The Finance Department however will flag accommodation debtors as part of the reminder process and liaise closely with Estates, Facilities and Residences at all stages.
Reversing sanctions	Sanctions may be reversed where suitable payment arrangements are in place or evidence confirming student finance application or funding is provided. Reversing of sanctions for any other reason must be approved by the Fees and Cash Manager or higher grade.
Write-off	Appendix B of the Financial Delegations of Authority states that the Deputy Director of Finance has delegated authority to approve debtor write-off up to the value of £5K and the Vice-Chancellor/Executive has the delegated authority to approve debtor write-off up to the value of £100K. Finance and Strategy Committee approve debtor write-off over the value of £100K.

Appendix D1 - Referral to Debt Collecting Agency	
Action	Value
Referral to debt collection agents	≥ 50.00
Legal action	≥ 250.00
High Court Enforcement	≥ 500.00