

Section 13

Credit Control and Debt Management Policy

1. Student Fee Regulations

These regulations concern the invoicing, payment or remission of tuition fees which apply to students taking a programme of study at Northumbria University.

2. Student Tuition Fee Invoicing

After a student has enrolled onto a programme of study at Northumbria, an invoice will be e-mailed to the individual student's Northumbria University e-mail address. It is the responsibility of the student to monitor this e-mail address, as it will also be used for any subsequent fee-related correspondence.

3. Tuition Fee Loan – Home/EU students

In the 2011/12 academic year students can defer the payment of tuition fees whilst studying, by applying for and obtaining a tuition fee loan from the Student Loans Company (SLC).

- All eligible full time UK/EU undergraduates, both new and continuing students can apply to the Student Finance England/Wales and N. Ireland; Students Awards Agency for Scotland (SAAS); Student Finance Services European Team (EU) for the tuition fee loan, up to a maximum of £3,375.00 for 2011/12.
- New students can apply for a tuition fee loan by completing a PN1 form or continuing students by completing a PR1 form. Application forms should be completed online or forms downloaded and completed. English students can go to the following link. Students from other areas can also go to this web site and follow the links to their funding application forms.
- <http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/index.htm>

Important notes on the tuition fee loan:

- The tuition fee loan value is paid directly to the University.
- The tuition fee loan is deferred and is not repayable until a student is in receipt of an annual salary of over £15,000 (some EU countries may have a different annual salary). Any tuition fee debt outstanding is written off after 25 years.
- UK/EU New and Continuing Students are those who have been ordinarily resident in the UK for 3 years prior to the start of their course. Eligibility will be determined upon application to the LA for financial support.

4. Student Tuition Fee Payment

Students who do not apply or are not eligible for the Tuition fee loan, will be responsible for their own fees (known as “self-financing”) unless they notify the University that a sponsor will be responsible for paying their tuition fees. In all cases the University's default position on payment of tuition fees is payment in full on or before enrolment. Alternatively, tuition fees can be paid through a University approved payment instalment plan.

4.1. Self Financing using University approved payment instalment plan

- Payment by two instalments during each period of academic study, as below:

New Students (enrolling in September) can elect to pay fees over two instalments; 50% payable immediately on enrolment by cash/cheque or debit/credit card. The remaining 50% can be collected by Direct Debit on the 5th February 2012 provided a Direct Debit mandate has been completed during the enrolment process, using the attached link:

<http://www.northumbria.ac.uk/sd/central/finance/epayments/?view=Standard>

Alternatively see other methods of payment listed below.

Continuing Students (enrolling in September) with a Direct Debit mandate in place, do not need to complete a new mandate. The University will collect both instalments automatically; 50% on 5th December 2011 and 50% on 5th February 2012. It is the student's responsibility to ensure that their bank account has sufficient funds to meet the fee commitment

4.2. Full Time Overseas Students

In all cases the University's default position on payment of tuition fees is payment in full on or before enrolment. Alternatively, tuition fees can be paid through a University approved payment instalment plan. When tuition fees are paid in full on or before enrolment and provided that total tuition fees exceed £6,000, the following prompt payment discounts are available:

New and Continuing Students (dates are indicative for September 2011 enrolment)

- Full payment on or before 1st June 2011 - £500
- Full payment between 2nd June and 1st August 2011 - £260

When paying in advance, the total tuition fee applicable to the programme of study less the applicable prompt payment discount must be remitted. (Please refer to "Methods of Payment" section for details of how to pay, but please note that Direct Debit is not an option)

Alternatively, tuition fees can be paid through a University approved payment instalment plan.

- Payment by two instalments during each period of academic study, as below:

September enrolments – The first 50% paid on or before enrolment, with the balance paid by the 1st December 2011 (subject to a minimum payment of £5,500)

January enrolments - The first 50% paid on or before enrolment, with the balance paid by the 1st April 2012 (subject to a minimum payment of £5,500).

No prompt payment discount is applicable under the approved payment plan option, and therefore the full tuition fee is payable.

Important note for all overseas students: Government Regulations require Universities to monitor student attendance and the payment of outstanding tuition fees and report any transgressions back to the U.K. Border Agency (UKBA). It is essential that the University receives the minimum 50% (subject to a minimum payment of £5,500) of total tuition fees prior to enrolment, as failure to do so could affect a student's registration onto the programme of study. It could also impact on the eligibility for a confirmation of acceptance for studies (CAS) letter required under legislation to enable a student to obtain a Visa.

4.3. Part Time or Distant Learning (Home and Overseas)

Students entering part-time or distant learning courses must ensure that the necessary funds or sponsorship is in place to pay the tuition fees. Where the fee due is less than or equal to £500, the full amount is payable on enrolment or commencement of the programme of study.

Important Note: Part time or distance learning students can apply for a means tested small grant and help with fees. The English application form through SFE is not available until August and new students cannot return the form until an academic has signed the form after they have been attending for 2 weeks. Continuing students can apply in August. It should also be noted that assessment of PT funding doesn't seem to be a priority, especially when there are delays in FT funding.

For fees over £500, the full amount may be paid in advance, at the time of enrolment for each period of study, or made in six instalments by Direct Debit through a UK bank account or debit/credit card, the first payment must to be made on the first of the month, in the first full month after study commences and all subsequent payments on the first of the month thereafter.

4.4. Payment by an authorised Sponsor

If the student has arranged for the tuition fee liability to be paid in whole or in part by a sponsor, the University requires confirmation of such an arrangement directly from the sponsor. It is important this is provided to the Finance Department at the time of enrolment in order the sponsor can be invoiced accordingly.

In the event of a sponsor defaulting on payment, the outstanding tuition fee liability will pass to the student and it is the student's responsibility to pay the fees. Finance will notify the student in writing that the liability has been transferred and the standard payment terms will apply from the date of the letter.

Any overpayment by the student will only be refunded once the student has provided the University with written notification from the sponsor that they accept fully liability for the tuition fee outstanding.

*Important: A new sponsor letter is required **for each academic year of study**. It is the student's responsibility to provide proof of sponsorship otherwise they will become liable for the full fee and will be required to pay by one of the methods above.*

5. Withdrawal or taking a break in a programme of study

5.1. Home Full, Part Time and Distant Learning Students (Undergraduate and Postgraduate)

In the event of a student withdrawing or taking a break from a programme of study, they must advise the course administrator in writing to this effect, stating the last date of attendance.

5.2. Full Time Overseas Students (Undergraduate and Postgraduate)

In the event of an overseas student withdrawing or taking a break from a programme of study, they must seek advice from a Welfare/International adviser in Student Support and Wellbeing who can give them a receipt showing they have sought and understood the advice given.

6. Fee Reductions

6.1. Home Full, Part Time and Distant Learning Students (Undergraduate and Postgraduate)

With the exception of certain part-time Law Courses, which charge a non-refundable pre-enrolment registration fee and an assessment fee (e.g. LLB Open-Learning and Distance-Learning programmes (details from 'Marketing and Recruitment')), in the event of a student withdrawing within four weeks of the commencement of an academic year, they will receive a 100% reduction in fees for that academic year. If a student withdraws at any time after the four weeks of the commencement of an academic year, the fees will be apportioned pro rata accordingly to the number of weeks the student has been in attendance.

Important Note: in the event of a Home/EU student (who has taken the loan for fees) withdrawing/suspending between the first month and the 1st of December, no loan for fees is paid, students should be referred to an adviser in Student Services for advice before they withdraw/suspend as the student will be responsible for any fees outstanding to cover the period of study.

6.2. Overseas Students (Undergraduate and Postgraduate)

In the event of a student withdrawing or taking a break from a programme of study after 4 weeks of commencing the course the full semester fee will be due. For students withdrawing anytime in the second semester the full fee for the academic year will be due. In both cases the University will retain in full any deposit and it will be used to offset the level of fee due. Any outstanding fee due; over and above the non refundable deposit paid; will need to be remitted by the student.

N.B. – certain part-time Law Courses (e.g. LLB Open-Learning and Distance-Learning programmes) charge a pre-enrolment registration fee and an assessment fee. These are non-refundable.

7. Deposit Regulations for Overseas Students

In 2011/12 all international students are required to pay a non-refundable deposit of £5,500 in advance of enrolment and before any Certificate of Acceptance for Studies (CAS) can be issued for visa purposes.

8. Deposit Refund Regulations for Overseas Students

In the event of a student accepting an unconditional offer any deposit becomes **non-refundable and non-transferable** except in the following circumstances:-

- In the unlikely event that the programme was cancelled; or
- The student is refused a UK student visa.

In either of these two situations students are entitled to receive a full refund. Please remember to keep a copy of any documents you send. In the event of a student not enrolling at the University in the semester for which the offer is valid or enrolling at the University and subsequently withdraw from the programme at any time, the deposit and any voluntary additional pre-payment of fees made are also non refundable and non-transferable. The only partial exceptions to this regulation are the two following situations, in which the deposit amount is still non-refundable and non-transferable, but any voluntary additional pre-payment made, less any additional fees which are due at the time of withdrawal, will be refunded / transferred as indicated below:

8.1. Transfer to another recognised UK University

In the event of a student transferring to another recognised UK university for the start of the same semester, the deposit is non-refundable but any additional prepayment have made will be transferred to the university concerned, once Northumbria has received evidence from that university that it is acting as your Tier 4 sponsor. A “recognised” UK university is defined as any university in the UK which is a registered Tier 4 Sponsor. No transfer of funds will be made if you transfer to any other type of institution.

8.2. Withdrawal to return Home

If unforeseen personal extenuating circumstances force a student to return to their home country and withdraw from the University: any refund due would be paid once the student provides satisfactory evidence as requested by the University of the circumstances as well as satisfactory evidence that they have returned to their home country and intend to remain there for at least the duration of your UK student visa.

9. Exclusion as a result from non payment of fees

In the event of non payment of tuition or other fees associated with the programme of study, students will be subject to the exclusion process. This means the student will be removed from the University Administration System. The student will not be timetabled for tuition, will not be entered onto subsequent examination lists, nor will there be any subsequent ratification of marks. In addition the student will no longer be able to use the University’s computer or library facilities or attend any award Congregations. **It is therefore essential that any student who is late paying their fees contacts the Finance Department (01912274050) promptly to discuss their financial position.**

Important note: Once excluded the student will still be responsible for payment of the fees. The debt will be referred to a Debt Collection Agency to recover on behalf of the University. The student will not be allowed to re-enrol, even if they have subsequently been able to make full payment. The only exception to this will be students with extenuating circumstances which will be considered on an individual basis. Details of the appeals procedure appear in Appendix 1. Further, overseas students will be reported as a transgression to the UKBA. This may result in a requirement that they and their dependant family members leave the country. Any appeal under Appendix 1 will not delay UKBA decisions that they must leave.

10. Methods of Payment

The following methods of payment are available as follows:

- Telephone automated Payments System: + 44 (0)191 215 6555
- Direct Debit – complete a Direct Debit mandate online by clicking onto: - <http://www.northumbria.ac.uk/sd/central/finance/epayments>
- Online by Debit/Credit card - by clicking onto: - <http://www.northumbria.ac.uk/sd/central/finance/epayments>
- Cash and Credit/Debit Card - in person at the Cash Office, Sutherland Building, City Campus West.
- Cheque/Bank Draft made payable to University of Northumbria, with student name, student number and date of birth on the back of the cheque.
- Bank Transfer – using the following details:
Bank: Barclays Bank Plc
Branch: City Office

Percy Street
Newcastle upon Tyne
NE1 QL
Account Name: University of Northumbria at Newcastle
No. 1 A/C
Sort Code: 20:59:42
Account Number: 00909297
IBAN Code: GB63 BARC 2059 4200 909297
SWIFT Code: BARC GB22
BIC Code: 8030

Note: Please state any Student reference/invoice number when making a transaction.

Note: Northumbria University Cash Office welcomes payment by credit/debit card using chip and pin technology but please note that we do not accept American Express

11. Tuition Fees 2011/12

Details of the tuition fees for a particular course and the applicable scholarships, bursaries and discounts may be obtained by locating your course in the 'Advanced Course Search' at <http://www.northumbria.ac.uk/?view=CourseSearch> and then clicking on the **Fees** tab. Alternatively you may contact the Finance Department (<http://www.northumbria.ac.uk/sd/central/finance/> or 01912274050).

Appendix 1

Exclusion Appeals Procedure

The procedures outlined below enable you to appeal against the decision that you be excluded due to non-payment of tuition fees or other fees associated with your programme. If you wish to appeal against such exclusion it is especially important that you note the timescales governing the lodging of appeals. In the case of international students with a student visa the UK Border Agency (UKBA) will be informed, once the 'Final Exclusion Letter' has been issued, that you are no longer in full time study. **Any appeal using these university procedures will not delay the UKBA requirements that you (and any dependants) leave the country. You may therefore have to complete the appeal process from your home country.**

1. Informal Stage

If you would like further details as to why you have been excluded, you can speak informally to a member of the Finance Department. You can also discuss your situation with a Welfare and International Adviser in the Student Support & Wellbeing Service. You must do this in **less than 10 working days*** of the date on your 'Final Exclusion Letter'

2. Formal Stage

If you remain dissatisfied, you can apply in writing, with any missing or additional documents that could not have been provided earlier, for a Review of the decision that you be excluded. You must do this such that your appeal documents arrive at Finance within **10 working days*** from the date on your 'Final Exclusion Letter'. The review will be undertaken by a member of staff within Finance other than the person making the original decision that you be excluded. They will consult your School Registrar. You will receive a 'Review Decision Letter' in reply, normally within 10 working days of receipt of your request for a Review. The Student Appeals and Complaints Ombudsman will also be informed who will provide you with details of your entitlement to appeal further should you remain dissatisfied with the outcome of the Formal Stage.

3. Appeal Stage

If you remain dissatisfied with the outcome of such a Review you may appeal to the Exclusions Appeal Panel.

3.1 You may only appeal to this Panel on the following grounds:

- (i) Procedural irregularities in the conduct of the judgement;
- (ii) There being relevant information which it was not possible to have made available at the time of application or review, or information which has not properly been taken into account.

3.2 You must make any such appeal in writing to the Student Appeals and Complaints Ombudsman within **5 working days*** from the date on your Review Decision Letter. If it is judged that you have grounds for an appeal an Exclusions Appeal Panel will be convened, normally within 10 working days of receipt of your appeal documents. The judgement of whether an Exclusions Appeal Panel should be convened is not subject to further internal appeal.

3.3 The Exclusions Appeal Panel shall comprise:

- (i) The Pro Vice-Chancellor (Learning and Teaching) and
- (ii) The Dean of the Student's School.

- 3.4 The Exclusions Appeal Panel will normally make its judgement on the basis of written submissions only – appellants will not normally be allowed to present their appeal in person.
- 3.5 After consideration of the available evidence, the Exclusions Appeal Panel will either:
- (i) Reject the appeal, *or*
 - (ii) Uphold the appeal, subject to the payment of all outstanding fees subject to such payment schedule that the Panel determines.
- 3.6 The decision of the Exclusions Appeal Panel shall be final. No appeal to this Panels' decision is permitted under the University's internal procedures.
- 3.7 Once all the available internal University appeal procedures have been completed the Student Appeals and Complaints Ombudsman will issue a 'Completion of Procedures Letter' giving you details of how you may complain to the Office of the Independent Adjudicator for England and Wales (OIA). International students should note that if you have not at that point been asked to leave the UK, applying to the OIA does NOT give grounds for remaining in the UK and you will need to prepare to leave and undertake the appeal from your home country.
- 3.8 In the case of a successful appeal, the arrangements for, and date of, any return to the programme of study will be dependent on advice from the School.

If you require independent assistance with the formal review or appeal then you can contact the Advice and Representation Centre in the Students' Union who can offer support and guidance when submitting an appeal (su.advice@northumbria.ac.uk).

*In the case of Distance learning students, or students who are no longer resident in the UK these time limits will be from when the corresponding University letter or email (whichever is the earlier) has been received.