CREDIT CONTROL POLICY

<table>
<thead>
<tr>
<th>Policy Ref:</th>
<th>Finpol 102</th>
</tr>
</thead>
<tbody>
<tr>
<td>Author</td>
<td>Head of Finance</td>
</tr>
<tr>
<td>Version</td>
<td>1.0</td>
</tr>
<tr>
<td>Date</td>
<td>22 August 2015</td>
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</tbody>
</table>
Equality issues have been taken into account during the development of this policy and all protected characteristics have been considered as part of the equality analysis undertaken.
### Version Control

<table>
<thead>
<tr>
<th>Version</th>
<th>Date of effect</th>
<th>Summary of amendment</th>
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<tbody>
<tr>
<td>1.0</td>
<td>22 Aug 15</td>
<td>Updated annually to amend instalment dates – see section 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sent annually to Student &amp; Academic Services for inclusion into Student Regulations (as appendix 12 to Student Regulations)</td>
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Equality issues have been taken into account during the development of this policy and all protected characteristics have been considered as part of the equality analysis undertaken.
GENERAL REGULATIONS

Appendix 12: University Credit Control Policy 2015/16

1. Introduction

This policy describes the actions which Staffordshire University will take and the timeframe within which these actions will be taken, to secure the prompt payment of invoices raised by the University. The Policy is consistent with the University's General Regulations for Students. The University is responsible for the collection of income from a variety of different sources and the Credit Control Policy describes the actions which will be taken to secure payment from each of these sources.

2. General Points

a) The Financial Services section will communicate with students through individual University email accounts and personal email accounts where supplied.

b) The actions outlined below will be suspended if, at any time during these procedures, an account is disputed.

3. Tuition Fees: Student Responsibility

a) If you are responsible for payment of your own tuition fees and your tuition fees are more than £500.00, you are eligible to pay by instalments, details of which are shown in the table, below.

   i. Home & EU Students
   Instalments will be taken by recurring credit/debit card payments. Failure to pay instalments on the dates below may lead to exclusion from the University.

   ii International Students; full time, part time and distance learning
   As part of the visa application to enter the UK, full time international students are required to provide evidence that there are sufficient funds available to cover tuition fees and living expenses during their studies in the UK. Students must ensure that they make the necessary arrangements well in advance of these deadlines if funds need to be transferred from home. Failure to pay the balance of tuition fees by these dates will result in immediate exclusion from the University. Students will be unable to continue with their studies which will invalidate their visa. They will be reported to UK Visas and Immigration (UKVI) and be required to leave the country. It is therefore extremely important to adhere to these deadlines.

b) If you withdraw or intermit from your studies you will be required to pay a percentage of your tuition fees dependent upon the date you formally notify the University in writing of your withdrawal or intermission. Please see section 11.7 of the General Regulations for Students for the details of the charges you will incur in the event of your withdrawal or intermission. Failure to formally notify the university, in writing, of your withdrawal or intermission will result in you continuing to be liable for tuition fees until such time as you do formally withdraw or intermit. Retrospective withdrawals will not be permitted.
## Instalment Dates 2015/16

<table>
<thead>
<tr>
<th></th>
<th>At Enrolment</th>
<th>Instalment 1 = 25%</th>
<th>Instalment 2 = 25%</th>
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<tbody>
<tr>
<td><strong>Home &amp; EU (except postgraduate and international undergraduate Distance Learning, see below)</strong></td>
<td></td>
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<tr>
<td>Students starting in semester 1</td>
<td>50%</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; January 2016</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; April 2016</td>
</tr>
<tr>
<td>Students starting in semester 2</td>
<td>50%</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; April 2016</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; June 2016</td>
</tr>
<tr>
<td>Students starting in semester 3</td>
<td>50%</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; July 2016</td>
<td>5&lt;sup&gt;th&lt;/sup&gt; October 2016</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>International Students (except Distance Learning)</strong></th>
<th>Deposit Prior to enrolment</th>
<th>Instalment 1 – At enrolment</th>
<th>Instalment 2 = final 50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students starting in semester 1</td>
<td>£3500.00</td>
<td>Make up to 50% of fees payable</td>
<td>27&lt;sup&gt;th&lt;/sup&gt; November 2015</td>
</tr>
<tr>
<td>Students starting in semester 2</td>
<td>£3500.00</td>
<td>Make up to 50% of fees payable</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; April 2016</td>
</tr>
<tr>
<td>Students starting in semester 3</td>
<td>£3500.00</td>
<td>Make up to 50% of fees payable</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; June 2016</td>
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<table>
<thead>
<tr>
<th><strong>Distance Learning Students (except Home/EU Undergraduate)</strong></th>
<th>Deposit prior to enrolment</th>
<th>Instalment 1 = at enrolment</th>
<th>Instalment 2 = 25%</th>
<th>Instalment 3 = 25%</th>
<th>Instalment 4 = 25%</th>
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<tbody>
<tr>
<td>Students starting in Semester 1</td>
<td>£200</td>
<td>Make up to 25% of fees payable</td>
<td>4&lt;sup&gt;th&lt;/sup&gt; November 2015</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; January 2016</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; April 2016</td>
</tr>
<tr>
<td>Students starting in Semester 2</td>
<td>£200</td>
<td>Make up to 25% of fees payable</td>
<td>3&lt;sup&gt;rd&lt;/sup&gt; February 2016</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; April 2016</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; June 2016</td>
</tr>
<tr>
<td>Students starting in Semester 3</td>
<td>£200</td>
<td>Make up to 25% of fees payable</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; June 2016</td>
<td>3&lt;sup&gt;rd&lt;/sup&gt; August 2016</td>
<td>5&lt;sup&gt;th&lt;/sup&gt; October 2016</td>
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Equality issues have been taken into account during the development of this policy and all protected characteristics have been considered as part of the equality analysis undertaken.
4. **Tuition Fees: Employer or Organisation Sponsored**

Fees may be paid by a third party sponsor acceptable to the University, when they have agreed, in writing, to accept responsibility for payment of the tuition fees. Home/EU students are expected to provide a valid purchase order from their sponsor for each academic year of their award prior to enrolment. Purchase Orders can be sent to: Financial Services, Beaconside, Stafford, ST18 0AD or uploaded into the student portal. Overseas Tier 4 students may only be sponsored by Official Financial Sponsors i.e. Government Organisations and not private individuals. Overseas students are required to provide an official letter on stamped and dated headed paper from the sponsoring organisation. This should be uploaded to the student portal prior to enrolment and must include sponsor details, student name, and length of the sponsorship and the **exact** value of the sponsorship available. However, the responsibility for payment of tuition fees lies with the student and they should ensure their sponsors pay their fees in a timely manner.

5. **Tuition Fees - Student Finance England / Local Authority Sponsored**

Student Finance England (Student Loan Company), Scottish Awards Agency, Student Finance Wales and Local Authorities will only pay fees for students who have applied for a tuition fee loan and whose attendance has been confirmed by the University at the various census points during the year. It is the student’s responsibility to ensure that application forms are completed correctly, in a timely manner and they must respond immediately to any requests for further information that may prevent their application from being processed. Failure to complete the forms correctly may result in the application being declined. Students remain liable to pay any proportion of fees not covered by a tuition fee loan or grant and will be invoiced accordingly. It is important to remember that these funding bodies are independent to the University and therefore we do not have access to your application.

6. **Credit Control Procedures – Home & EU Students**

a) Accounts will become due on the dates specified above.

b) Where an account remains overdue after this date, a series of two letters will be sent by email to the student’s University email account and personal email accounts where supplied. The relevant Faculty will be notified of the tuition fee debt and along with Financial Services will attempt to make contact with the student to resolve the situation.

c) Following this, a final letter will be sent by post and email notifying the student of their exclusion from the University.

d) The University will refer all outstanding accounts for tuition fees to its external debt recovery agents for appropriate legal action to recover the debt. This may incur additional charges being added to your account and ultimately affect your ability to obtain credit in the future.

e) If a tuition fee debt is outstanding coursework, examination and other assessments will not be considered by Award Boards. If the debt remains outstanding at the end of the academic year, the student will not be allowed to graduate or re-enrol at the University until the account is cleared.

f) Where a student has made an agreement to pay their tuition fee account by instalments but has defaulted; then these credit control procedures will commence immediately after the initial default whereby the whole debt with then be due in full.
7. **Credit Control Procedures - International Students**

   a) Accounts will become due on the dates specified above.

   b) Where an account remains overdue after this date, a reminder letter will be sent by email to the student’s email account and personal email accounts where supplied. The relevant Faculty, International Student Centre and the University’s Immigration Compliance Officer will be notified of the tuition fee debt and they will also attempt to make contact with the student to resolve the situation.

   c) Following this, if the account remains outstanding a final letter will be sent by post and email notifying the student of their exclusion from the University.

   d) The University will withdraw the sponsorship of any student admitted to the University on a Tier 4 visa and report this to UK Visas and Immigration. The student will then be required to leave the country and return home.

   e) The University will refer all outstanding accounts for tuition fees to its external debt recovery agents for appropriate legal action to recover the debt. This may incur additional charges being added to the account.

8. **Credit Control: Employer or Organisation Sponsored**

   a) Accounts will become due 28 calendar days after the date on which the invoice is raised.

   b) If the account becomes overdue, two credit control letters will be sent to the sponsor, following this a credit controller will telephone the sponsor. Should the account remain outstanding, the University will refer the account to its solicitors for appropriate legal action to recover the debt.

   c) In the event of non-payment by the employer or organisation sponsor the University reserves the right to invoice the student directly for the fees.

9. **Credit Control - Student Finance England / Local Authority Sponsored**

    Student Finance England (Student Loan Company) can reassess students for up to 7 years and may withdraw their right to fund a student during this period. This only happens in a small percentage of cases, however in this instance the student would become liable for the tuition fees and invoiced accordingly.

10. **Accommodation Fees**

    This section should be read in conjunction with the University’s ACCOMMODATION LICENCE AGREEMENT

   a) Invoices are raised as soon as practicable after the student moves in to University managed residential accommodation.
b) Payment may be made in the following arrangements:-

i. Payment in full on acceptance of the accommodation offer.
ii. Pay a £250 non-refundable pre-payment to secure the accommodation place followed by three instalments via a recurring card payment with a debit or credit card, to be paid at the start of each term.

c) Where no instalment arrangement is in place, and once the invoice is overdue a series of two letters will be emailed to the student’s university email accounts and personal email accounts where supplied.

d) The Accommodation Office will be notified of students who have overdue accounts and along with Financial Services will make attempts to contact the student to resolve the situation.

e) Finally the account will be passed to the University’s external debt recovery agents for appropriate legal action to recover the debt. This may incur additional charges being added to your account and ultimately affect your ability to obtain credit in the future.

f) Where a student has made an agreement to pay their accommodation fees account through a recurring card payment, these procedures will commence immediately after the initial default.

g) Default of a recurring card payment will result in the withdrawal of this facility and the outstanding balance will be due in full, immediately.

h) Ultimately failure to pay accommodation fees will result in the student being given Notice to Quit in writing by the Accommodation Office.

11. Other Invoices

a) Invoices will be raised in the Financial Services section on verification of a correctly entered invoice request by Faculties and Services.

b) Invoices will normally be raised and despatched by Financial Services within 5 working days of the instruction being entered onto Oracle Financials.

c) Invoices are payable by the date specified on the invoice. Following this a series of two credit control letters will be sent to the debtor and the University’s credit control section will attempt to contact the debtor by telephone.

d) Following the procedures outlined above, the University will refer the outstanding account to its external debt recovery agents for appropriate legal action to recover the debt. This may incur additional charges being added to the account and ultimately affect the ability to obtain credit in the future.