1. **Introduction**

1.1. The student debt policy covers all types of student debt, for example:

- Tuition and bench fees
- Accommodation
- Library
- Field trips
- Diving
- Short term loans

*Please note: This is not an exhaustive list of debt types.*

1.2. Freshlings Nursery child care/nursery debts are payable to University Commercial Services Limited, a subsidiary company of Plymouth University, and are collected in line with the commercial debt policy of that company.

1.3. Treatment of the different debt types are considered individually below in sections 2 to 6.

2. **Tuition and Bench Fees**

2.1. All tuition fees are payable after the enrolment process has been completed. There are 3 categories of tuition fee debtor:

   A. **Self-fee payers:** Students who are paying their tuition fee personally (or, for example, via a family member or friend) - [Self-fee payer FAQ’s](#). This includes postgraduate students who are receipt of the postgraduate loan.

   B. **Sponsors:** Students that have arranged for a third party to pay their tuition fee directly to the University, (for example, by an employer, organisation or Embassy) — [Sponsors FAQ’s](#) [ELCAS FAQ’s](#) [Funding for the military](#)

   C. **Student Loans Company (SLC):** Home or EU Students who have an approved tuition fee loan from Student Finance — [SLC FAQ’s](#)

2.2. **Payment Dates**

2.2.1. **Self-fee payers**

   Tuition and bench fees should be paid in full at the time of enrolment.
Payment can be arranged by using the On line payments facility to pay by credit card or debit card or, if you prefer to send payment in a currency other than GBP, you can use our Global Pay facility via our agents, Western Union.

- **Undergraduate students and postgraduate students not in receipt of the postgraduate loan**

If it is not possible for you to pay in full on enrolment, you may choose to pay tuition fees by two instalments rather than by a single payment. Payment deadlines depend on the start date of your programme:

- **For those programmes commencing between September and December** at least 50% should be paid by 30th September 2016 or on the date you enrol, whichever is later. Any remaining fees should be paid by no later than 13th January 2017.

- **For those programmes commencing between January and March** at least 50% should be paid by 13th January 2017 or on the date you enrol, whichever is later. Any remaining fees should be paid by no later than 21st April 2017.

- **For those programmes commencing between April and July** at least 50% should be paid by 21st April 2017 or on the date you enrol, whichever is later. Any remaining fees should be paid by no later than 28th July 2017.

If the required payment is not made at these times then the student is subject to the sanctions detailed in section 2.3 below.

- **Postgraduate students in receipt of the postgraduate loan**

If it is not possible for you to pay in full on enrolment, you may choose to pay tuition fees by three instalments rather than by a single payment. Payment deadlines will be aligned to the funding payment dates from Student Finance England (SFE).

- **For those programmes commencing between September and December**, 33% to be paid by 28th October 2016, 33% to be paid by 31st January 2017 and the remaining 34% to be paid by the 28th April 2017.

- **For those programmes commencing between January and March**, 33% to be paid by 31st January 2017, 33% to be paid by 28th April 2017 and the remaining 34% to be paid by the 31st July 2017.

- **For those commencing between April and July**, 33% to be paid by 28th April 2017, 33% to be paid by 31st August 2017 and the remaining 34% to be paid by 30th November 2017.

If the required payment is not made at these times then the student is subject to the sanctions detailed in section 2.3 below.
2.2.2 Sponsors

Sponsors will be invoiced if you have provided the University with a letter from your sponsor.

All sponsor invoices should be paid in full within 30 days of receipt. If your sponsor does not pay we will contact you for assistance in obtaining payment. If full payment is still not received you will be liable for any unpaid amount and subject to the relevant sanctions outlined in 2.3 below.

Sponsors can make payment by bank transfer to our bank account:

Bank Sort Code: 40-36-22 and Account number: 61485946 (IBAN: GB57MIDL4036261485946 BIC/SWIFT: MIDLGB2110B) and must quote your student reference number and surname.

2.2.3 Student Loans Company

- **Undergraduate students**

  If you have had a tuition fee loan approved by Student Finance then payment will be made directly to the University by them on your behalf. Should approval of your loan be retrospectively withdrawn at any time by Student Finance then you will become liable for any unpaid amount and subject to the relevant sanctions outlined in 2.3 below.

- **Postgraduate students in receipt of the postgraduate loan**

  If you have a loan approved by Student Finance England then payment will be made directly to the student and not to the University and you will be classed as a self-fee payer. Please refer to section 2.2.1 – Self fee payers for payment terms.

2.3 Sanctions

If you have any difficulty in paying your tuition or bench fees see section 8 below. If your tuition or bench fee remains unpaid, then the following sanctions will apply:

2.3.1 Withdrawal of University computing, e-mail and portal access, including the ability to submit coursework via MOODLE or any other e-submission system, the completion of on line assessments and the removal of library borrowing facilities. If a submission deadline expires whilst your access is removed you will not be able to retrospectively submit your work and the standard penalties for late submission or non-submission of an assessment will apply. You will not be able to claim extenuating circumstances for a missing a deadline due to the removal of access to Plymouth University facilities.
2.3.2 Awards and Degree Ceremonies

The University will not permit students with outstanding tuition or bench fees to attend a graduation ceremony or receive their award.

2.3.3 Re-enrolment

The University will not permit students with outstanding tuition or bench fees to re-enrol on a programme of study.

2.3.4 Visa implications

Sanctioned students will not be able to engage fully with their course and for those on a Tier 4 visa this means that after **10 working days** of the sanctions being applied, the University will therefore take steps to withdraw students from their programme and stop sponsoring them under Tier 4. This means their visa will be cancelled and they will be required to leave the UK. Please make an appointment via international.advice@plymouth.ac.uk if you require further information.

2.3.5 Referral to Debt Recovery Agents

If a tuition or bench fee debt is not settled in full with the University, any unpaid balance will be placed with our external debt collection agents, currently STA International.

3. **University managed accommodation**

3.1 A deposit payment of £250.00 is payable upfront to secure your room via the Accommodation Portal

3.2 Accommodation fees are due in four instalments by the following deadlines:

- First instalment of four weeks – 3rd September 2016
- Second Instalment of 14 weeks – 1st October 2016
- Third Instalment of 14 weeks – 14th January 2017
- Fourth Instalment of remainder of contract – 29th April 2017

If you prefer, you can choose to pay accommodation fees by a single upfront payment. Please contact the Residence Life and Student Accommodation Services for further detail. Payments can be made on the Accommodation Portal by credit or debit card.

3.3 Reminder letters/emails will be sent where the fees are overdue, with final action being to refer outstanding debt to our external debt collectors, STA International.

Failure to pay fees is sufficient reason for the university to terminate the license for the student. If non-payment has occurred or no contact made to resolve payment by
the student to the residence life office by the end of a payment instalment period, then the license will be revoked and the student given 24 hours to move out of their accommodation as per the license agreement.

4. **Library**

4.1 If any items on your account become overdue your library account will be suspended until you renew or return them.

4.2 You should renew your loans regularly. An item not returned/renewed within 6 weeks of its due date will be deemed ‘lost’ and a **Lost item replacement fee** added to your account.

4.3 You will incur overdue charges if an item is **requested** by another borrower and not returned on time. If an item is already overdue when it is requested, overdue charges will accrue from the date of the request.

4.4 A renewal fee will be added to your account for any overdue **Inter Library loans**

4.5 For further details including how to pay charges – **Overdue loans and charges**

4.6 Referral to Debt Recovery Agents

If a library debt is not settled in full with the University, any unpaid balance will be placed with our external debt collection agents, currently STA International.

5. **Field trips & Diving**

5.1 You should pay up front, preferably via the e-store, for your field trip or diving course.

5.2 Referral to Debt Recovery Agents

If a Field Trip or Diving Course debt is not settled in full with the University, any unpaid balance will be placed with our external debt collection agents, currently STA International.

6. **Short term loans**

6.1 Short term loans can be provided to students with delayed funding. Repayment is due within 7 days of the expected funding being received.

6.2 Referral to Debt Recovery Agents

If a short term loan debt is not settled in full with the University, any unpaid balance will be placed with our external debt collection agents, currently STA International.
7. **Debt allocation**

7.1. Monies received to settle debt will be allocated to the oldest debts first.

8. **Financial Difficulty**

If you are experiencing financial difficulties in paying any University debt you should seek assistance at the earliest possible opportunity. The University will be sympathetic and assist where it can. However, in order to maintain the quality of teaching for fellow students, the University must act to recover debts. Initially you should approach the contacts detailed in section 10 below. You may also wish to speak to a personal tutor, hall warden or the Students' Union (email advice@su.plymouth.ac.uk) for support and advice.

9. **Appeals Process**

If you are unhappy about a decision concerning payment of your fees, you may contact the Student Complaints and Appeals Manager, and bring a complaint under the University's Student Grievance Procedure.

10. **Contacts**

Tuition fees and other student debt: 01752 588130 tuitionfees@plymouth.ac.uk  
Student Funding Office: 01752 587680 - studentfunding@plymouth.ac.uk  
Student Complaints and Appeals: 01752 582052 – complaints@plymouth.ac.uk