

**UNIVERSITY OF
PLYMOUTH**



Student Debt Policy

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 University of Plymouth, 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 and bench fees are payable after the enrolment process has been completed. There are 3 categories of tuition fee debtor: -

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

Research Degree Programmes (except Professional Doctorate of Education, EdD) that commence in January or April of the Academic Year must be paid in full prior to enrolment for the following academic year.

Payment can be made by credit card or debit card via our [On-line payments](#) facility. If you prefer to send payment in a currency other than GBP, you can use our international payment portal facility via our agents, [Flywire](#).

If it is not possible for you to pay your tuition fee in full on enrolment, you are able to pay over three instalments as outlined below.

For those programmes commencing between September and December:

33% to be paid by 5 November 2021

33% to be paid by 4 February 2022

34% to be paid by 6 May 2022

For those programmes commencing between January and March:

33% to be paid by 4 March 2022

33% to be paid by 3 June 2022

34% to be paid by 2 September 2022

For those programmes commencing between April and July:

33% to be paid by 3 June 2022

33% to be paid by 2 September 2022

34% to be paid by 2 December 2022

2.2.2 Sponsors

An invoice will be sent to a sponsor if you have provided the University with written confirmation from them clarifying the details of their agreed funding.

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:

GB94HBUK40362261485946 BIC/SWIFT: HBUKGB4B) and must quote your student reference number and surname.

2.2.3 Student Loans Company

- **Undergraduate students**

If you have a tuition fee loan approved by Student Finance, 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 or Doctoral loan**

If you have a loan approved by Student Finance England then payment will be made directly to you 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 You will not be permitted to attend any teaching activities. Your University computing, e-mail and portal access will be withdrawn, including the ability to submit coursework via any means. You will not be allowed to attend any assessment including examinations, tests, practical assessments, observations and placements. Sanctions will also include the removal of library borrowing facilities. Access cards for University premises may also be removed.

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 University of Plymouth facilities.

Where the lifting of your sanctions is later approved it will take 3-5 working days to take effect.

2.3.2 Visa implications

Sanctioned students will not be able to engage fully with their course and for those on a Tier 4, or student visa this means that:-

- The University will take steps to stop sponsoring them under Tier 4/Student Visa. This means their visa will be cancelled and they will be required to leave the UK. Please make an appointment via internationalstudentadvice@plymouth.ac.uk if you require

further information.

- If a student has been informed by the UKVI Compliance Team that the University has stopped sponsoring them under Tier 4/Student Visa and the student is still in Plymouth they **must not attend** any classes, lectures, seminars, meetings or anything associated with their course, whether delivered face to face or online. If it is found that student has attended during this period the University will not sponsor them again for a Student visa in the future.
- When the University has stopped sponsoring a student under Tier 4/Student Visa they must leave the UK promptly in line with advice given at that point by the UKVI Compliance team and International Student Advice teams. Failure to do this may affect our decision to sponsor them further in the future, even if tuition and bench fee debts are later fully repaid. The advice would be given by the UKVI Compliance team in the form of an email and the International Student Advice team either by a meeting or email to the student.
- Students should refer to the University CAS Policy with regards to being issued with another CAS by University of Plymouth following tuition fee debts.
- Students cannot use failure of any part of the course, or other problems arising from an absence whilst they are sanctioned or not being permitted to attend when the University has reported the student to UKVI in any extenuating circumstances claim.

2.3.3 Awards and Degree Ceremonies

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

2.3.4 Re-enrolment

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

2.3.5 Referral to Debt Recovery Agents

If a tuition or bench fee debt is not fully paid to the University, any unpaid balance will be placed with our external debt collection agents, currently STA International Ltd and legal representatives of STA International Ltd

3. **University managed accommodation**

- 3.1 If you are a new student to accommodation a payment of two weeks hall fees are payable upfront to secure your room via the [Accommodation Portal](#). Non-payment of this fee within the specified timeframe will result in the offer being withdrawn and your

application for accommodation cancelled. If you are returning to halls the advanced payment is due on the contract start date.

3.2 Accommodation fees for a 41 week contract are due in three instalments by the following deadlines:-

Two weeks advanced rent (returning students only) – 11 September 2021

First instalment of 13 weeks – 30 September 2021

Second Instalment of 13 weeks – 29 January 2022

Third Instalment of 13 weeks – 30 April 2022

If you have a different course length the additional weeks are added to the third instalment. Please note, for any other accommodation contracts, please refer to the license agreement to confirm the payment schedule.

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. If you have been unable to make a due payment you should contact residencelife@plymouth.ac.uk to agree a repayment schedule. Students who do not contact Accommodation Services within 4 weeks of the instalment date may be required to attend a meeting with a Hall Officer to discuss payment concerns. Failure to attend may result in formal correspondence warning of breach of the accommodation licence and requesting immediate settlement of the outstanding payment. Where third party permission has been granted, debt reminder correspondence may be sent to the designated third party (see 2.3.5 Referral to Debt Recovery Agents)

3.4 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 8 weeks after the instalment is due then the license may be terminated and the student given 14 days written notice to vacate their accommodation as per the license agreement. Where a licence has been terminated by the University for non-payment, which constitutes a breach of licence, the student remains liable for the costs associated with the licence. Where adjustment to the payment schedule is agreed, standard debt reminders may still be generated. It is the responsibility of the student to ensure to ensure payment plans are understood & adhered to.

3.5 Final action for non-payment of debt is to refer the outstanding debt to our external debt collectors, currently STA International Ltd (see 2.3.5 Referral to Debt Recovery Agents)

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 If you have charges of £25 or over on your account, you will receive an invoice which you are expected to pay within calendar 30 days of being emailed to you.
- 4.7 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 Ltd.

5. **Field trips & Diving**

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

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 Ltd (see 2.3.5 Referral to Debt Collection Agency).

6. **Short term loans**

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

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 Ltd (see 2.3.5 Referral to Debt Collection Agency).

7. **Debt allocation**

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

8. **Financial Difficulty**

If you are experiencing 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 11 below. You may also wish to speak to a personal tutor, Hall Officer or the Students' Union for support and advice.

9. **Appeals Process**

If you are unhappy about a decision concerning payment of your fees please refer to the University's [Student Complaint Procedure](#). Cases referred to the Student Complaints team may not result in the suspension of the standard debt management processes as described in this policy.

10. **Overpayments**

Students should request refund of any overpayment of tuition and bench fees by emailing studentaccountsteam@plymouth.ac.uk Where requests are not received the University will make every effort to contact the student in order to return all overpayments of £50 or more.

In line with UK Money Laundering regulations, all refunds must be paid to the original payer, whether this is the student or not. This is subject to the University being fully satisfied as to the source of the original payment and we may therefore request supporting evidence.

Any cash payment deposited into our bank account will not be refunded.

11. **Contacts**

- Student Accounts Team - studentaccountsteam@plymouth.ac.uk
- Student Services: studentservices@plymouth.ac.uk
- Independent Financial Advice –advice@su.plymouth.ac.uk
- Student Complaints and Appeals: complaints@plymouth.ac.uk
- Accommodation Services - residencelife@plymouth.ac.uk
- Advisory appointments with a Hall Officer can be booked via the [Accommodation Portal](#)