



Policy and Protocol for Recovery of Student Debt London MScs

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Contents

a) Introduction	3
b) Process 1 - Management of overdue Programme Fees	3
Step 1 - Overdue instalment	3
Step 2.1 - Escalation to the Academic Director	3
Step 2.2 - Suspension	4
Step 2.3 – Exclusion	4
c) Mitigating circumstances	4
d) Process 2 – Management of tuition fee debt following cancellation by the Participant of the Contract	7
Step 1 - Overdue instalment	7
Step 2.1 - Escalation to the Finance Director	7
Step 2.2 - Escalation to the Guarantor	7
Step 2.3 - Escalation to Recovery Agency	7
e) Process 3 – Admission deferral payment management	7
f) Appendix 1: Mitigating Circumstances Form for Financial Hardship	9
g) Appendix 2: Request for Revised Payment Plan Due to Mitigating Circumstances	10



a) Introduction

The Payer must pay the Programme Fees and per the payment schedule outlined in the Registration contract. This policy explains how the School will respond to non-payment of tuition fees. It should be read in conjunction with the Terms and Conditions. It applies only to London Campus Full time Masters programmes.

b) Process 1 - Management of overdue Programme Fees

If the Programme Fees are not paid when they fall due, the School will follow the below protocol:

Step 1 - Overdue instalment

If no payment is received within ONE week of the instalment due date, the finance department will email students advising them that they have outstanding tuition fees to pay. This is the only reminder that students will receive. The payment must be received within 30 days as per the terms and conditions section 22. The School may charge interest at the Default Rate (defined in the T&Cs as the annual rate of three per cent (3%) above the base rate as set from time to time by the Bank of England) on the amount outstanding from the date the payment falls due until payment is received in full: see terms and conditions section 22.

The student can approach the finance team to discuss an alternative payment plan if faced with financial difficulties.

Step 2.1 - Escalation to the Academic Director

If no payment is received after 30 days of notification, the Finance department will escalate the payment issue to the Academic Director (AD). Within two weeks of that escalation, the Academic Director will contact the student in person and will assess whether the student is facing any mitigating circumstances preventing them from settling their instalment (see section C, Mitigating Circumstances). They will also consider the student's eligibility for the Hardship fund if appropriate.



Step 2.2 - Suspension

If the student is not facing any mitigating circumstances and does not engage with the Academic Director (AD) within one week of receiving their email/communication, the Academic Director will notify the UK Director of Student and Academic Services (DSAS) and the Finance Department. As a result, the student will be immediately suspended from the School for violating the Admissions terms and conditions.

The UK Director of Student and Academic Services will also inform the student of this decision and notify the Programme teams, IT, and Facilities, who will then take appropriate actions.

The suspension will include blocking the student's access to Blackboard, the intranet, and the campus.

Step 2.3 – Exclusion

If no fee is received from the Payer within one week of suspension, the Finance Department will escalate the matter to the UK Dean and inform all relevant staff members to initiate the full exclusion process.

Exclusion includes blocking access to Blackboard, intranet, emails, campus access and student visa cancellation following reporting the incident to the Home Office.

Once the decision is made, the UK Director of Student and Academic Services (DSAS) will inform the Programme teams, Visa, Finance, IT, and Facilities, who will take the appropriate actions. The Dean will write to the student to notify them of their exclusion.

If during a period of exclusion, the overdue payment(s) are made in full or an exceptional payment plan is agreed, the School will reinstate access to services as swiftly as possible.

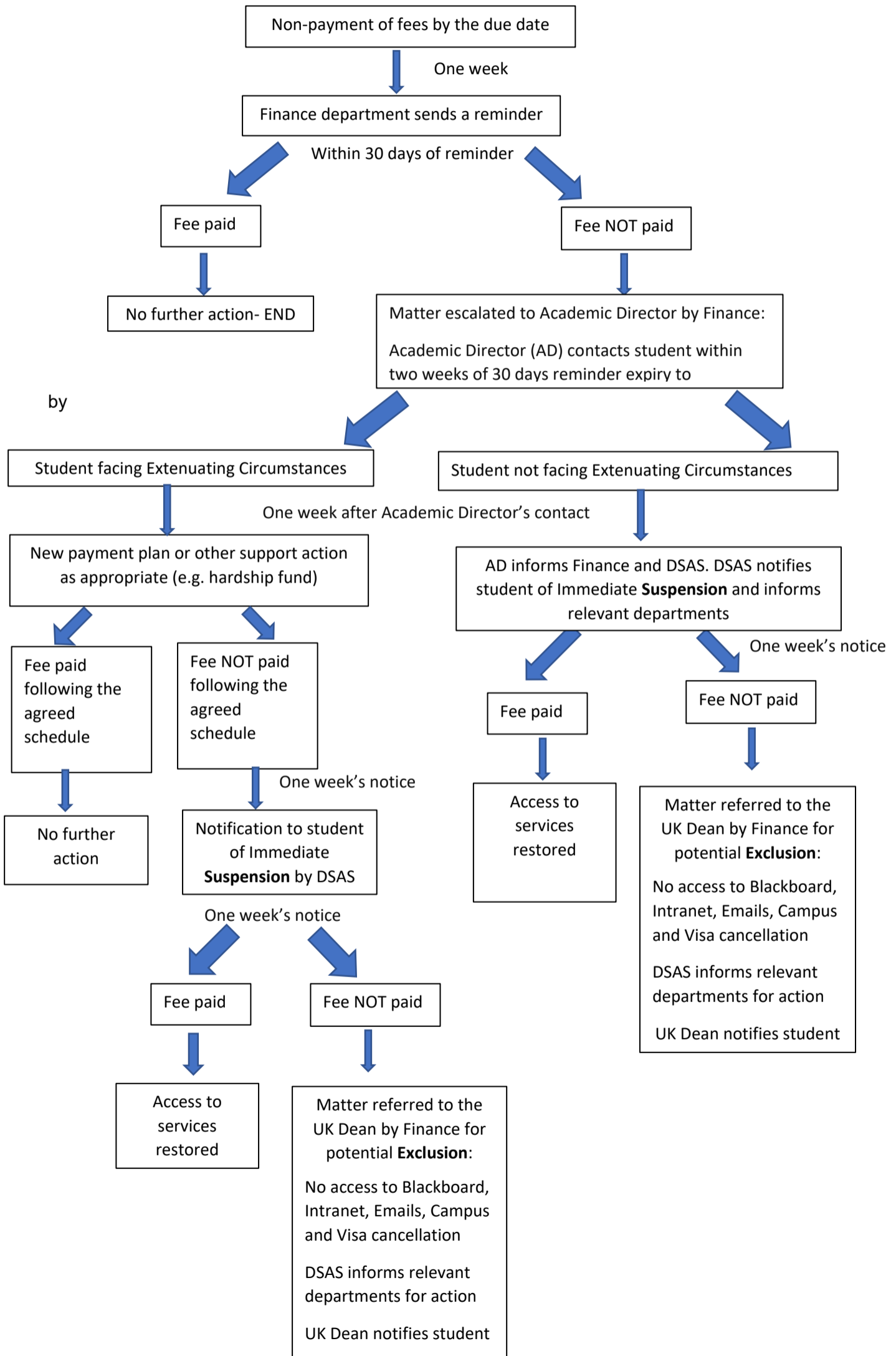
c) Mitigating circumstances

Should the student face mitigating circumstances, a payment plan will be implemented by Finance in agreement with the student over a duration which cannot extend beyond the date of the next instalment or beyond the student's thesis grading (6 weeks prior).



Students facing mitigating circumstances may be eligible for support through the Hardship fund. Students must complete the Mitigating Circumstances Form for Financial Hardship (appendix 1), which the Academic Director will review (see section 2.1 above). Students eligible for the Hardship Fund will be referred to the UK Director of Academic and Student Services by the Academic Director. Students who do not follow the agreed payment plan and fail to pay the fee by the given deadlines will face suspension followed by exclusion from the school (please see section 2.2 and 2.3 above)

Flow Chart- Overdue payment



d) Process 2 – Management of tuition fee debt following cancellation by the Participant of the Contract

Step 1 - Overdue instalment

Where a Participant cancels the Contract and payment falls due under clause 36 of the Terms and Conditions, the student **will receive one follow up reminder** by the finance department (as part of the review of overdue fees – see Process 1 Step 1). The payment must be received within 30 days as per the terms and conditions section 22.

Where a student is facing mitigating circumstances, and there is evidence of genuine difficulty in making payment, the finance team will try to agree on a realistic instalment of payment, which is within the means of the student and payable over a period of time acceptable to the School. Mitigating circumstances will be examined by the Academic Director once notified by the Finance team. Please see section C for details.

Step 2.1 - Escalation to the Finance Director

The Finance Director will write to the Payer and offer a discount of 25% to settle the fees if the payment matter is to be resolved within 30 days.

Step 2.2 - Escalation to the Guarantor

If the Payer does not make payment, the Finance Director will write to the Guarantor within 10 days to respond and pay. The 25% discount will still apply.

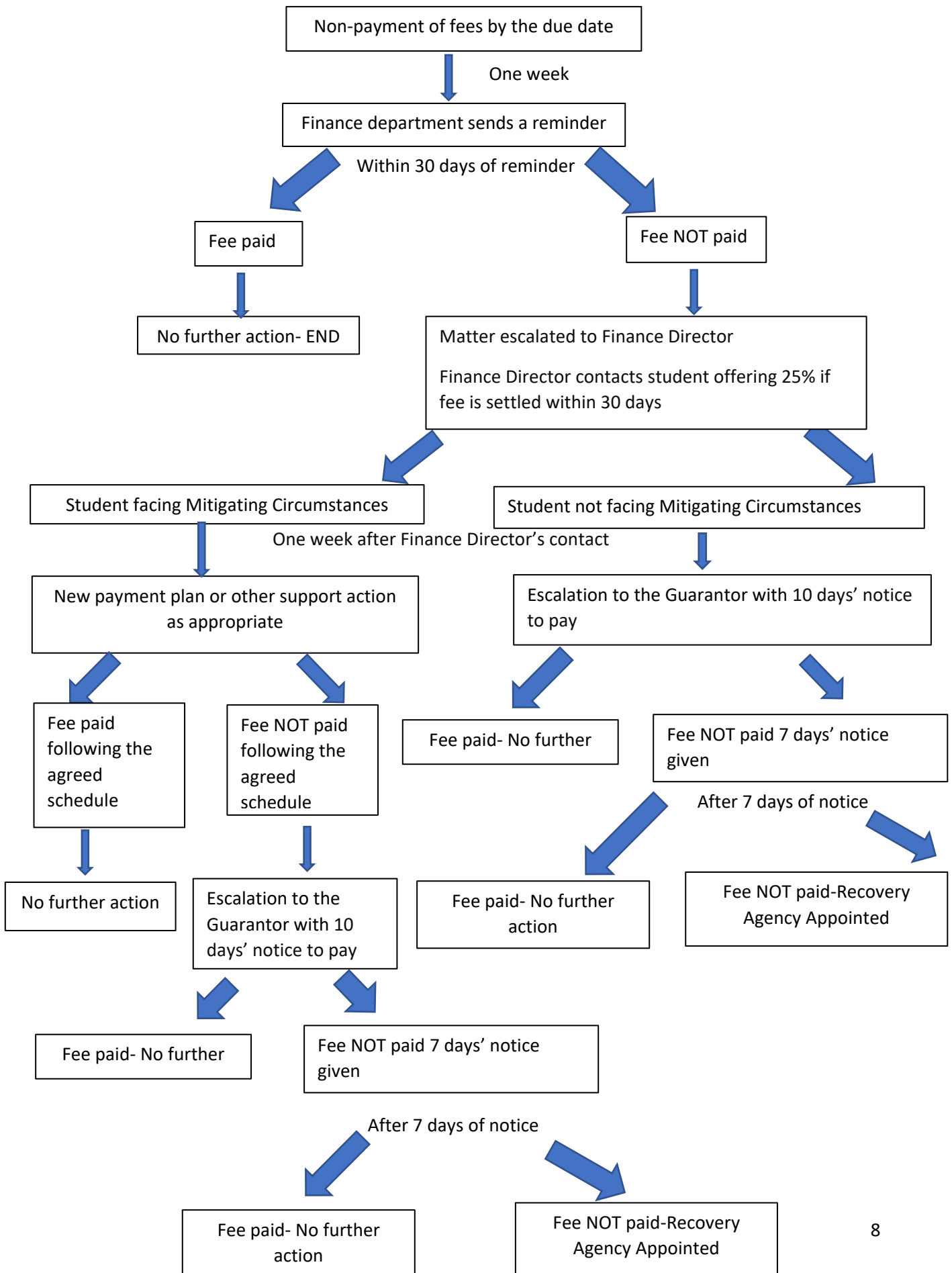
Step 2.3 - Escalation to Recovery Agency

If the guarantor does not make payment, a final warning will be sent to the student and guarantor with 7 days' notice. Then, a recovery agency will be appointed.

e) Process 3 – Admission deferral payment management

A student cannot request a second deferral and will be treated as an Admission Cancellation student - see above process 2.

Flow Chart- Recovery of tuition fee debt following cancellation by the Participant of the Contract





f) Appendix 1: Mitigating Circumstances Form for Financial Hardship

(to be used for Tuition Fee ONLY)

Students should email the completed form and related evidence to their Academic Director.

Student Name:	Student ID:
Programme:	Academic Year:
Outstanding Fee:	Current Semester
Email address:	Phone No.

Reason for Request: (Please outline the circumstances you are facing and provide evidence):

How and when do you intend to pay the outstanding tuition fee:

Student's Signature:

Date:



g) Appendix 2: Request for Revised Payment Plan Due to Mitigating Circumstances

Student Name:	Student ID:
Programme:	Academic Year:
Outstanding Fee:	Current Semester
Email address:	Phone No.

Reason for Request: (Please outline the circumstances you are facing and provide evidence as to why you were not able to follow the previous payment plan)

How and when do you intend to pay the outstanding tuition fee:

Student's Signature:

Date: