

Fees & Debt Management Policy

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Fees & Debt Management Policy

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Introduction

The University of South Wales receives income from the following main sources:

- Tuition Fees
- Accommodation Fees
- Sponsors
- Contract Income
- Research/Grants
- HEFCW

The policy covers all types of income received via tuition fees, accommodation fees or other income.

Principles affecting how the university sets Tuition Fees

- The Higher Education Funding Council for Wales (HEFCW) sets the maximum tuition fee chargeable for full-time UK and EU undergraduate students.
- A fee plan is submitted to HEFCW for approval of the fees USW charges for full-time UK and EU undergraduate students. (<http://www.southwales.ac.uk/about/publications/>)
- The University charges the Research Councils UK (RCUK) maximum studentship fee to full-time postgraduate research students ([Research Councils UK Doctoral Stipend Levels and Indicative Fees for 2015 - Research Councils UK](#))
- The University sets all other fees.
- Tuition fees are subject to annual increases as follows:
 - Full-time and part-time undergraduate UK, EU and Channel Islands students' fees may increase annually subject to setting by HEFCW
 - Full-time postgraduate research UK, EU and Channel Islands students' fees are set the same as the RCUK maximum studentship fee, which usually increases each year, in line with inflation ([Research Councils UK Doctoral Stipend Levels and Indicative Fees for 2015 - Research Councils UK](#)).
 - Postgraduate taught full-time and part-time UK, EU and Channel Islands students' fee increases are based on the CPI average rate for the previous twelve months when setting the fees, rounded up to the nearest £10 or £100 ([Consumer Prices Index - ONS](#)).

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- International students' fee increases are based on the CPI average rate for the previous twelve months when setting the fees, rounded up to the nearest £10 or £100 ([Consumer Prices Index - ONS](#)).
- Students will pay the fee based on the fee regime in place at their initial enrolment on a course. This commitment will hold good for the normal course length (i.e. the length of the course expected at the start of the course). However, undergraduate students eligible for tuition fee loans under fee regime, pre 2012, will continue to be charged this fee regime.
- Students who transfer to a different mode of study (i.e. full-time to part-time or vice versa) will be charged according to the fee regime of the academic year during which they transfer.

Students repeating study

- Full-time students repeating a full year of study will continue to be charged the full-time fee applicable to the fee regime in place at the start of their current course.
- Full-time, undergraduate students repeating fewer than 100 credits will be charged according to the number of credits taken pro-rata to the full-time fee applicable to the fee regime in place at the start of their current course.
- Full-time undergraduate students studying 100 credits or more will be charged the full-time fee applicable to the fee regime in place at the start of their current course.
- Full-time postgraduate students repeating fewer than 180 credits will be charged according to the number of credits taken pro rata to the full-time fee applicable to the fee regime in place at the start of their current course.
- Part-time students repeating credits will be charged according to the fee regime on which they started. Exceptions to this are Professional courses, and modules taken as part of the Associate Student Scheme which will be charged at the fee regime applicable to the current academic year.
- Students withdrawing, transferring or suspending: see appendix 3

Debt Management

It is important for the university to effectively manage debt as this:

- Maximises cash flows from each area of the business
- Minimises the risk of bad debt to the University

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All decision makers across the University should be aware of the importance of cash management and co-operate with the financial process administrators, who will provide assistance and advice to other departments on debt management.

Information is provided to students prior to enrolling regarding their tuition fees for which they will be liable.

Student Fee Liability

Tuition Fees – Student becomes liable for fees on the later of the course start date or enrolment date.

Accommodation Fees – Student becomes liable for fees on the first day of occupancy in the accommodation.

Field Trips – Student becomes liable prior to participating in the trip.

Please refer to Appendix 1 Debt Collection Policy Tuition Fees for further detail.

Other Debtors

Invoices are due for payment within 28 days of invoice date

Payment Methods

The following payment methods are available to USW students:

- | | | |
|-------------------|---|---|
| Online | - | Online
The Revenue Unit, University of South Wales |
| Direct Debit | - | By contacting The Finance Department to complete a direct debit mandate
http://finance.southwales.ac.uk/ |
| Bank Transfer | - | Using bank details provided on invoices or from
http://finance.southwales.ac.uk/cash_offices/ |
| Credit/Debit Card | - | In person at a cash office or by contacting The Finance Department
http://finance.southwales.ac.uk/cash_offices/ |
| Cash | - | In person at a cash office
http://finance.southwales.ac.uk/cash_offices/ |
| Cheque | - | Made payable to 'University of South Wales' |

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For the purpose of this policy, 'Students' are defined as persons registered or enrolled at the University to undertake a programme of study.

Students will not be allowed to enrol in any subsequent academic year if they have any prior year debt outstanding.

If the student leaves the University with outstanding debts, the University will follow the debt collection process to recover the outstanding debt. Students are responsible for paying all fees incurred whilst studying at the University.

If a student is sponsored and the sponsor doesn't pay the debt due, the student is ultimately liable for this debt.

The following information relating to Tuition Fees and Financial Support is available to the Student prior to undertaking their chosen programme of study.

Undergraduate Tuition Fees –

<http://money.southwales.ac.uk/undergraduate/tuition-fees/>

Postgraduate Tuition Fees –

<http://money.southwales.ac.uk/postgraduate/tuition-fees/>

Bursaries & Scholarships -

<http://money.southwales.ac.uk/bursaries-and-scholarships/>

<https://money.southwales.ac.uk>

money@southwales.ac.uk

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- **Home / EU Students**

If a student is classified as a Home / EU student and is taking out a loan from the Student Loan Company (SLC) to pay tuition fees, the student must make arrangements with the SLC in advance of enrolling on their programme of study.

- **International Students**

Students who are classified as international students will be required to pay their tuition fees as follows:

- Where the applicant requires a Confirmation of Acceptance for Studies (CAS) in order to apply for a visa, the minimum deposit must be paid or proof of sponsorship must be provided prior to the CAS being issued.
- Minimum deposit is calculated at 50% of the net fee after scholarship award.
- An international student wishing to either obtain a Confirmation of Acceptance to Study (CAS) or to enrol on a course, is required to pay 50% of the net total fee in advance for each academic year.
- Exceptions to this are the 5, 10 or 5 week Pre-sessional English courses, and the International Foundation Programme, who are required to pay 100% of the net total fee.
- The remainder of fees must be paid in full at enrolment or in line with the payment options set out in this policy document.

<http://international.southwales.ac.uk/fees-and-scholarships/international/extra-information/>

- **Sponsored Students**

Students whose fees will be paid by a Sponsor, e.g. employer or Embassy must provide proof of sponsorship at, or before enrolment on their programme of studies. If this is not provided the student will be invoiced accordingly and will become liable for their tuition fees.

Proof of sponsorship includes a letter / email / purchase order addressed to the University of South Wales, from the Sponsor.

Students will be advised if their tuition fees remain unpaid by their sponsor following 28 days of invoice date.

If a student is sponsored and the sponsor doesn't pay the debt due, the student is ultimately liable for this debt.

- **Tuition Fees - Payment Options**

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Fees must be paid in full at enrolment unless an instalment arrangement is agreed with The Finance Department.

- **Full Payment.**

If the student chooses to pay in full at the time of enrolment they may be eligible for an Early Payer Discount (EPD) of £300 if the following conditions are met:

- The student is enrolled on a full-time undergraduate course studying, and paying for, 120 credits in a year, and paying the fee themselves.
- If the student is in receipt of the SLC Tuition Fee Grant they are not eligible for the discount.

Or

- The student is enrolled as a full time student on a postgraduate course, paying for the full 180 credit fee in year 1, and paying the fee themselves.
- The student is not enrolled on a placement year.
- If a student is on a placement year, EPD does not apply to placement fees.
- Fees must be paid in full no later than 14 calendar days after the start date of their course as indicated on their academic record.
- EPD is **only** applicable to those students not in receipt of other scholarships, bursaries and discounts with the exception of the International scholarship initiative.
- Any student due a reduction in annual tuition fee due to discontinuation will no longer be eligible for Early Payer Discount.

- **Instalments**

Both of the below instalment arrangements should be set up via the online payment system

- **Direct Debit**

A maximum of 7 equal and consecutive monthly instalments to be paid in full within 7 months of course start date.

This option is only available by contacting the Finance Department **within 14 calendar days of enrolling.**

All debt must be cleared before a student is permitted to re-enrol or have their Certificate or Transcript released.

Debt Recovery

Fees & Debt Management Policy

Any payment agreement that is not maintained will mean that the student becomes a debtor and is subject to the University's sanctions for debt recovery.

The University will undertake the following steps to recover monies owed:

- Written reminders from the University
- Removal of Student's IT access
- Exclusion from studying at the University
- Revocation of the right to attend Graduation Ceremony
- The withholding of Certificate(s) and Transcript(s)
- Referral to third party debt collection agency

Refer to Appendix 1 'Debt Recovery Policy' for further detail.

Exclusion Rules

Home / EU Students

Where a student has been excluded from the University for non-payment of tuition fees, they will not be permitted to return to complete the remainder of that academic year.

Should the student wish to return to continue their studies in the following academic year, the student must pay the outstanding fees owed and also pay the full tuition fee for the coming academic year prior to re-enrolling.

International Students (Tier 4 students)

Once a Tier 4 student reaches Stage 3, the student will be excluded from the University and a letter will be sent by the Finance Department informing the student of this. Subsequently, Student Administration Services will report the student within 10 working days to UK Visas and Immigration (UKVI) in line with USW's Tier 4 compliance responsibilities. This report means that the University is withdrawing its sponsorship and UKVI will curtail (shorten) the student's visa. Student Administration Services will write to the student confirming this has been done. Within this letter, the student will be informed that, as per the conditions of their visa, they will be no longer permitted to work in the UK in any capacity. In addition, the student will be advised to leave the UK as soon as possible and asked to provide confirmation of travel arrangements. Should the student wish to return to continue their studies in the following academic year, the student must pay the outstanding fees owed and also pay the full tuition fee for the coming academic year prior to a Confirmation of Acceptance for Studies (CAS) being issued.

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All Students

All Students who are excluded from their course for non-payment of tuition fees will not be permitted to remain in Halls of Residence following stage 3 exclusion, and will therefore be expected to leave immediately.

Accommodation Fees

Students are made aware of the cost of accommodation and the payment options available to them at the point of application. They are obliged to sign and agree the Terms of Contract; with the signed copy to be produced in order to obtain a room key.

Accommodation Fees – Payment Options

Fees for accommodation charges are due in full at the point of taking residency as outlined in the contract. The payment options are as follows:

Home/EU Students

By direct debit in 3 instalments taken on:

- 21st October 2016
- 18th January 2017
- 25th April 2017

<http://accommodation.southwales.ac.uk/>

Payment can be made by instalment and where students opt to pay each term by instalment, they must contact Revenue and sign the official Direct Debit agreement prior to taking up occupancy an

International Students

Payment must be made in full as per the terms of contract.

Accommodation Fees – Debt Recovery

Fees & Debt Management Policy

Failure to comply with the payment options outlined above will result in the following sanctions:

- Email from Accommodation Manager informing student of failed payment
- Invited to discuss non-payment with Accommodation Manager
- Finance inform student of Notice to Quit
- Student Receives Notice to Quit
- Letter Before (legal) Action sent to student
- Referral to the third party debt collection agency

Refer to Appendix 2 'Debt Collection Policy Accommodation Fees' for further information.

Financial Hardship

The University recognises that some students may encounter financial hardship during their studies.

It is recommended that students experiencing financial difficulties make contact with the Student Money Advice Team to discuss their particular circumstances at the earliest opportunity, using the link below:

<http://studentmoney.southwales.ac.uk/contact/>

Withdrawals, Suspensions and Transfers

Information on Withdrawals, Suspensions and Transfers can be found in the following link:

<http://unilife.southwales.ac.uk/pages/3020-withdrawal-transfer-or-suspension-of-studies>

Refer to Appendix 3 'Student Withdrawals and Suspensions Policy' for further detail.

All Other Debtors

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Debt Management

Exceptions to the standard 28 days payment terms must be agreed by the Executive Director of Finance and Infrastructure Services or his nominee.

Sending reminders to debtors is the responsibility of the Finance Department. This consists of a prescribed process which is determined by time and responses from the debtor.

Whilst the debt recovery procedure maybe specific to each case, the following steps will be taken by the Finance Department to recover debt:

- Email Notifications
- Statements
- Written Reminders from the University
- Referral to third party debt collection agency

Partner colleges maybe responsible for collecting fees and passing them on to the University of South Wales, where they do not, the debt will lie with the college.

Partners & businesses' non-payment can constitute breach of contract with USW. This could trigger early notice being given on partner agreements.

Useful Contacts

Accommodation

<https://accom.southwales.ac.uk>
accom@southwales.ac.uk

International

<https://international.southwales.ac.uk>
international@southwales.ac.uk

Finance Department

<https://revenue.southwales.ac.uk>
revenue@southwales.ac.uk

Student Money Advice

<https://money.southwales.ac.uk>
money@southwales.ac.uk

Appendix 1

Debt Recovery Policy

Tuition Fees – Self Paying Students

7 Day Reminder

7 days after the date of the invoice all students will be sent an email by the Finance Department to both their University and personal email account (as provided by the student) stating that their invoice has been generated.

Stage One

28 calendar days after the date of the invoice the student will be sent an email by the Finance Department to both their University and personal email account (as provided by the student) reminding them that fees are due for payment. Their Faculty will also be informed.

Stage Two

42 calendar days after the date of the invoice an email will be sent by the Finance Department to both their University and personal email account (as provided by the student). A letter will also be sent to the student's term time address provided by the student.

If arrangements are not made to pay fees at this point, the Faculty will be notified and the Student's University IT access will be withdrawn within 5 days of the date of the email.

Stage Three (Exclusion)

77 calendar days after the date of the invoice, the student will be sent an exclusion letter to their personal email account, home address and term time address. At this point, enrolment will be terminated meaning the student will be excluded from their studies and must not attend any further teaching activities. The student must leave the University immediately (see earlier Exclusion rules).

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The University reserves the right to refuse permission for Students to attend the Graduation Ceremony where tuition fees are owed.

Letter Before Action

105 calendar days after the date of invoice, the student will be sent a letter informing they have still not paid their outstanding tuition fees. At this stage the student will be informed that they have 14 days to pay the outstanding fees in full, failure to do so will result in their account being passed to a third party debt collection agency.

Referral to Third Party Debt Collection Agency

119 calendar days after the date of invoice, the account will be passed to the third party debt collection agency who will collect outstanding debt due to the University by liaising directly with the student.

The University will withhold the student's certificate and transcript until their tuition fees have been paid.

As part of the University's debt recovery procedures, we use third party debt collection agencies. The University will only pass matters into their hands when all internal efforts have been exhausted.

(This timeline is subject to university closures and exam period, during which no reminders will be sent to enrolled students)

When all of the university's debt chase processes have been exhausted, any outstanding debt is reviewed on a monthly basis by the university's appropriate delegated authorities.

Debt Collection Policy – Tuition Fees – Sponsors

Stage One

28 calendar days after the date of the invoice the sponsor will be sent an email by the Finance Department, reminding that fees are due for payment. An email is also sent to the student to both their University and personal email account (as provided by the student), advising that fees are due for payment.

Stage Two

56 calendar days after the date of an invoice the sponsor will be sent an email by the Finance Department and a letter to the sponsors address. Both the letter and the email will advise that the student may lose their IT access for non-payment of the outstanding fees. An email is also sent to the student to both their University and personal email account (as provided by the student).

Stage Three

71 calendar days after the date of an invoice the sponsor will be sent an email by the Finance Department and a letter to the sponsors address. Both the letter and the email will advise that the sponsor has still not paid the outstanding tuition fees. At this stage the sponsor will be informed that they have 14 days to pay the outstanding fees in full. Failure to do so will result in their account being passed to a third party debt collection agency or the outstanding fees being passed onto the students account (which will then fall into the Debt Collection Policy for Self Paying Students).

Debt Collection Policy – Other Debt

Exceptions to the standard 28 days payment terms this must be agreed by the Executive Director of Finance and Infrastructure Services or his nominee.

Sending reminders to debtors is the sole responsibility of the Finance Department. This consists of a prescribed process which is determined by time and responses from the debtor.

Whilst the debt recovery procedure is specific to each case, the following steps will be taken by the Finance Department to recover debt:

- Email Notifications
- Statements

Fees & Debt Management Policy

- Written Reminders from the University
- Referral to third party debt collection agency

Appendix 2

Debt Collection Policy – Accommodation Fees

Failure to comply with the payment options outlined above will result in the following sanctions:

Email from Accommodation Manager

7 calendar days after the date of occupancy the student will receive an email from the Accommodation Manager informing them that they have failed to make due payment.

Invitation to Discuss

14 calendar days after the accommodation fees are due in full, the student will be contacted by the Accommodation Manager or suitable representative and invited to discuss the non-payment.

Letter from Finance

21 calendar days after the accommodation fees are due in full; the student will receive a letter from finance informing them that they will be issued a notice to quit if no payment has been received.

Notice to Quit

28 calendar days after the accommodation fees are due in full, the student will receive the 'Notice to Quit' from the Accommodation Manager and will be expected to vacate the accommodation.

Letter Before Action

56 calendar days after the date of invoice, the student will be sent a letter informing they have still not paid their outstanding tuition fees. At this stage the student will be informed that they have 14 days to pay the outstanding fees in full, failure to do so will result in their account being passed to a third party debt collection agency.

Referral to Third Party Debt Collection Agency

70 calendar days after the date of invoice, the account will be passed to the debt collection agency who will collect outstanding debt due to the University by liaising directly with the student. *(This timeline is subject to university closures and exam period, during which no reminders will be sent to enrolled students)*

Appendix 3

Withdrawal / Suspension / Transfer Policy

Introduction

These regulations refer to the level of tuition fees to be charged to students who are withdrawn / suspended / transferred from their course part way through their academic year. The regulations also give details on University policy regarding the payment of any refund of tuition fees due and the procedure for requesting a refund.

The effective date of a student's withdrawal / suspension / transferral for the purpose of these regulations is the date entered on the student's record in the University's Student Administration and Management Information System (Quercus).

A student that suspends will be charged according to the rules below in the first academic year. When they return in the following academic year they will be charged the balance of the year's fees (effectively being charged one full year's fee across two academic years) providing that there are no changes to their curriculum.

Tuition Fee Liability – Home/EU

Undergraduate Students

- A 14 calendar date grace period will be allowed following the official course start date during which there will be no fee liability due
- A student discontinuing after the grace period, but before the second day of the second term, will be liable for 25% of their tuition fee.
- A student discontinuing on or after the second day of the second term, but before the second day of the third term, will be liable for 50% of their tuition fee.
- A student discontinuing after the second day of the third term will be liable for their full tuition fee.

N.B. Discontinuing refers to suspending, withdrawing or transferring from the University of South Wales.

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Full-time Postgraduate Students

- A 14 calendar day grace period will be allowed following the official course start date during which there will be no fee liability.
- A student discontinuing after the grace period, but before the second day of the second term, will be liable for one third of their full tuition fee after the dissertation cost has been deducted.
- A student discontinuing after the second day of the second term, but before the second day of the third term, will be liable for two thirds of their full tuition fee after the dissertation cost has been deducted.
- A student discontinuing after the second day of the third term will be liable for their full tuition fee.

Part-time Postgraduate Students

- A 14 calendar day grace period will be allowed following the official course start date during which there will be no fee liability.
- A student discontinuing after the grace period, but before the second day of the second term, will be liable for one third of their tuition fee.
- A student discontinuing on or after the second day of the second term, but before the second day of the third term, will be liable for two thirds of their tuition fee.
- A student discontinuing after the second day of the third term will be liable for their full tuition fee.

Part-time Professional Accounting & Finance Students

- A 14 calendar day grace period will be allowed following the official course start date during which there will be no fee liability, with the exception of the cost of any study materials provided, which will be payable in full.
- A student discontinuing after the grace period, but within 4 teaching weeks of the course start date, will be liable for 25% of their tuition fee.
- A student discontinuing after the grace period, but within 8 teaching weeks of the course start date, will be liable for 50% of their tuition fee.
- A student discontinuing after 8 teaching weeks of the course start date will be liable for their full tuition fee.

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Research Students

Research fees will be charged pro rata of the months studied. A student will be charged a full month's fee where they have studied in that month.

Tuition Fee Liability – International

In line with the compliance responsibilities of the University's Tier 4 Sponsor licence, USW is required to notify UK Visas and Immigration of any applicant who has been assigned a Confirmation of Acceptance for Studies (CAS) and does not enrol as well as any significant change of circumstance affecting students on a Tier 4 student visa during their studies. This includes, for instance, if a student is withdrawn from their programme, discontinues their studies with the University or intermits.

If a student wish to discontinue his/her studies, must contact their Personal Tutor/Programme Leader to discuss the academic reasons and seek advice from the Immigration & International Student Advice team prior to making a decision to withdraw from their programme of study, as he/she will need to understand the implications of leaving the programme of study for his/her current Tier 4 visa.

Undergraduate Students

- A student discontinuing during the first term, but before the second day of the second term, will be liable for 50% of the tuition fee.
- A student discontinuing on or after the second day of the second term, but before the start of the third term, will be liable for 75% of the tuition fee.
- A student discontinuing any time on or after the second day of their third term are liable for the full tuition fee.

Postgraduate Students

- A student discontinuing during the first term, but before the second day of the second term, will be liable for 50% of the tuition fee after the dissertation cost has been deducted.
- A student discontinuing on or after the second day of the second term, but before the start of the third term, will be liable for 75% of the tuition fee after the dissertation cost has been deducted.
- A student discontinuing any time on or after the second day of their third term are liable for the full tuition fee.

Fees & Debt Management Policy

Part-time Professional Accounting & Finance Students

- A student discontinuing within 8 teaching weeks of the course start date, will be liable for 50% of their tuition fee.
- A student discontinuing after 8 teaching weeks of the course start date will be liable for their full tuition fee.

Research Students

- A student discontinuing during the first 6 months will be liable for 50% of the tuition fee. From month 7 a student will be charged an additional full month's fee where they have studied in that month.

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Refunds

If the student is due a refund because of a visa refusal, the refund may be subject to an admin charge of £200. International Students should contact international@southwales.ac.uk for further information.

Requests for refunds should be made via email to the Finance Department using the following email address: refunds@southwales.ac.uk

Refunds will only be made to the original fee payer.

Students who have taken out a tuition fee loan will not be entitled to a refund directly from the University. The University of South Wales will notify the SLC of students' tuition fee liability and the SLC will amend the students' tuition fee loan liability accordingly.

Please see the University's Refund Policy for further details.