

## **Student Debt Policy**

### **1. Purpose**

The purpose of this policy is to inform students of the regulations concerning payment of tuition fees, return of AUP property, applying for loans and actions to take in the event of financial difficulty or withdrawing from the institution.

### **2. Tuition Fees**

As a University, we will do our best to support you in funding your studies. However, we have a responsibility to provide sustainable education to all our students, and to fund this, we need to collect tuition fees in a timely manner. As a student it is your responsibility to ensure that you have either completed your tuition fee loan application in full before commencing studies at the University, or have sufficient funds to pay your fees by the due date. All tuition fees are payable when enrolment is complete, but you will fall into one of the three categories below with regard to the payment of these fees:

#### **2.1. Self-fee payers**

This is where you are not taking out a tuition fee loan from a student loan source, such as the Student Loans Company (SLC). In this scenario you are solely responsible for paying your own tuition fees, and these will be due in full at the time of enrolment. At our discretion, we offer an installment plan which allows students to pay in three equal termly installments, payable at the beginning of each term. However, if you are offered this, it will be a requirement of your enrolment that you can demonstrate your ability to pay for the whole year. Payment can be made by bank transfer, cheque or credit card/debit card payment over the phone or at the information point (front of house reception). If the required payment is not made by the due date(s), your continued enrolment at the University will be in jeopardy. The University will take steps to recover the overdue amount, and if this is not possible, suspend your studies.

#### **2.2. Sponsors**

If you have an agreement from a sponsor (usually an employer) to cover your tuition fees, you must provide the University with a letter from your sponsor at the time of enrolment. The University will then invoice your sponsor for your annual tuition fees. All sponsor invoices should be paid in full within 30 days of issue. If your sponsor has not paid 30 days after the invoice has been issued, we will contact you for assistance in collecting the debt. If, after a further month, payment has still not been received, you will be liable for any unpaid amount, and will be regarded as a self-fee paying student. This means you will be personally liable for payment of your own fees.

### **2.3. Student Tuition Fee Loan (Undergraduate) / Advanced Learner Loan (Pre Degree)**

If you have applied for, and been granted, a tuition fee loan approved by SLC, then they will make payments directly to the University on your behalf. Should approval of your loan be delayed or withdrawn by SLC for any reason, then you will become liable for any unpaid amount and will be treated as a self-fee paying student, as above, and will be personally liable for your fees. If you make a payment to the University for your fees, and we subsequently receive a payment from SLC, you will be refunded for your payment in full.

**IMPORTANT:** If you require a tuition fee loan, it is your responsibility to apply to SLC for the loan as soon as possible. At enrolment we will check on the status of your application, and it is expected that all loan applications will be finalised by the end of October.

### **2.4. Postgraduate Loans**

If you have applied for, and been granted, a postgraduate loan approved by SLC, the sum approved will be paid directly to you. The University will invoice you at the start of the year, and it will be your responsibility to pay the invoice in line with the University's policy. Should approval of your loan be delayed or withdrawn by SLC for any reason, then you will become liable for any unpaid amount and will be treated as a self-fee paying student, as above, and will be personally liable for your fees.

**IMPORTANT:** If you require a tuition fee loan, it is your responsibility to apply to SLC for the loan as soon as possible. At enrolment we will check on the status of your application, and it is expected that all loan applications will be finalised by the end of October.

## **3. Non-Tuition Fees**

As a higher education provider, we provide access and loan items to support you with your studies. This includes and is not limited to, library books, periodicals, DVDs, games, equipment from the ERC and under certain circumstances (for example, as was the case during the COVID-19 lockdowns) IT equipment. As a student, it is your responsibility to ensure that any item you borrow is returned as part of the borrowing agreement or when asked. The non-return of items is considered as debt. It is important you do not let other students borrow items using your account as you will be liable for any debt.

## **4. Financial Difficulty**

If you are experiencing financial difficulties in paying your tuition fees, you should tell the University and seek assistance at the earliest possible opportunity. The University will assist where it can by looking at how you can clear your debts over an agreed period of time within the academic year through a payment installment plan. Initially you should e-mail [finance@aup.ac.uk](mailto:finance@aup.ac.uk) to make them aware of the situation. You may also wish to speak to your course leader, or contact the Registry at [studentfinance@aup.ac.uk](mailto:studentfinance@aup.ac.uk) who may be able to provide guidance on further support available or external assistance.

## **5. Sanctions**

If you have received a letter, email or call informing you that you have tuition fee debt, or loan item(s) outstanding, you must respond promptly. Please contact the University Finance team directly ([finance@aup.ac.uk](mailto:finance@aup.ac.uk)). If you ignore debt reminders and the debt remains unpaid, then the following sanctions will apply:

- 5.1. **Suspension from studies:** Reminders will be sent via email and/or letter as soon as the debt is overdue. Continued failure to respond or take any action to settle outstanding tuition fees in full will result in suspension from studies within 45 days of the date of the letter.
- 5.2. **Re-enrolment:** The University will not permit students with outstanding tuition fees to re-enrol on a course of study.
- 5.3. **Awards and Degree Ceremonies: (HE students only):** The University will exclude students with outstanding tuition fees from attending a graduation ceremony, and may withhold either an academic reference or the certificate of their award until the debt is paid in full.
- 5.4. **Referral to Debt Recovery Agents and Full Withdrawal:** If reminders are ignored and tuition fee debts remain outstanding after 90 days, any unpaid balance will be placed with the University's external debt collection agents, and you will be withdrawn from your course. The agents will take court action to recover debts in the course of their debt collection. A court judgement against you for unpaid debt may adversely affect your ability to obtain any loan, credit card or mortgage in the future.
- 5.5. **Withdrawing from studies (or deferring):** If you leave your course / programme before the end of the academic year (even if you are deferring until a future year) you will be liable to pay a proportion of your fees as follows:
- 5.6. HE students:
  - 5.6.1. withdrawing up to 14 days after the start of the first term: no fee due
  - 5.6.2. before the start of the second term: 25% of fee due
  - 5.6.3. before the start of the third term: 50% of fee due
  - 5.6.4. after the start of the third term: 100% of fee due
- 5.7. Pre-degree students:
  - 5.7.1. withdrawing up to 14 days after the start of the first term: no fee due
  - 5.7.2. before the start of the second term: 50% of fee due
  - 5.7.3. before the start of the third term: 75% of fee due
  - 5.7.4. after the start of the third term: 100% of fee due

Note: We align our withdrawal fee policy with the dates set by SLC for loan payments. We will pursue any such fees (other than funded by SLC) in line with the sanctions above.

## **6. International students**

It should be noted that international students (not home (UK) are subject to different terms and conditions to home students and while some of paragraph 2 will apply, the separate terms and conditions should be read in conjunction with this policy.

## **7. Contacts:**

- University Finance Office: email: [finance@aup.ac.uk](mailto:finance@aup.ac.uk) telephone: +44 1752 203426 / 205711
- Registry Officer: email: [studentfinance@aup.ac.uk](mailto:studentfinance@aup.ac.uk) telephone: +44 1752 203434 x 213
- Library : email: [library@aup.ac.uk](mailto:library@aup.ac.uk) telephone: +44 1752 203434 x 186 / 239
- ERC: email: [erc@aup.ac.uk](mailto:erc@aup.ac.uk) telephone: +44 1752 203434

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Related policies:	Tuition Fee Refund and Compensation Policy
Related procedures	Procedures for Withdrawing or Suspending a Higher Education Course
Related information:	Student Handbooks Student Terms and Conditions (UK/HE) Student Terms and Conditions (International students)
Policy owner and contacts:	Financial Controller / Head of Finance Email: <a href="mailto:finance@aup.ac.uk">finance@aup.ac.uk</a> / <a href="mailto:tdeacon@aup.ac.uk">tdeacon@aup.ac.uk</a> Registry Officer Email: <a href="mailto:studentfinance@aup.ac.uk">studentfinance@aup.ac.uk</a>