

University of St Andrews

Failure to Pay Policy

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Introduction

This policy provides financial information and guidance on payment of all fees whilst studying at the University of St Andrews. It also covers deadlines, sanctions and penalties for non-payment as well as providing detail on Matriculation, Graduation and Leave of Absence.

Where a student, or their sponsor, fails to make payment by the due date then this policy will be applied. This policy advises any action that may be taken to recover a debt should a student or sponsor fail to either adhere to an agreed payment plan or make contact with Finance regarding settlement of their account balance.

Students who are having difficulty making payments should contact either student finance or Student Services.

Students can access their [financial statement online](#) which gives a breakdown of all fees and payments made to the University. It is recommended that this is checked regularly.

The policy covers overdue commercial debt.

Matriculation

Payment of Tuition and Accommodation Fees

Prior to the start of the academic year, payment should be made in full, an instalment plan set up from one of the options offered within the [Money Matters Web Pages](#) or confirmation that fees will be paid by a sponsor. It is University policy not to send out invoices to students for payment of tuition and/or accommodation fees as all the information is available on our web pages.

Undergraduate Students can access this information at:

<https://www.st-andrews.ac.uk/students/money/fees/howareyoupaying/>

Postgraduate Students can access this information at:

<http://www.st-andrews.ac.uk/pgstudents/money/tuitionfees/howareyoupaying/>

If a student cannot pay by one of the approved payment plans offered then they should email [student finance](#) as soon as possible and in advance of Matriculation commencing.

Students with an outstanding balance from a previous academic year may not be permitted to matriculate whilst their balance remains unpaid. Having an outstanding balance on their account will prevent the student from completing Online Matriculation and subsequently becoming a fully registered student of the University. As a result student loans and scholarship payments may be delayed.

The Failure to Register Policy for [Undergraduates/Taught Postgraduates](#) or [Research Postgraduates](#) will also be applied where Online Matriculation remains incomplete.

Sponsors

You are classed as a sponsored student if you are funded by SAAS, SLC, your home government or any other international organisation, company or University scholarship, etc. Please note parents and guardians are not classed as sponsors.

Where a student has confirmed that they will be funded by a sponsor then the University will request payment from the sponsor. It is the student's responsibility to inform [student finance](#) of any change to their funding/sponsor which may be relevant. The student should also ensure that full contact details for the sponsor are provided at Matriculation.

Where a sponsor fails to make payment by the deadline date or make contact with Finance about payment of the debt the fee liability will become the responsibility of the student. Any charges originally due to be paid by a sponsor will be transferred to the student's account and the standard debt chasing procedure will be followed. For those sponsors where we have an institutional study abroad agreement in place, the sponsor will remain liable. Please note that students will be copied into all correspondence between the Sponsor and Finance.

The University of St Andrews reserves the right to decline a sponsorship notification for a student from a third party funding body.

Payment Plans

If you are unable to make any payment by the due date then you should contact [student finance](#) immediately. Any request to have a payment plan amended must be agreed by both parties.

Instalment Plans by Credit/Debit Card

If you have an instalment plan set up to pay your fees by credit/debit card and wish to cancel a payment, then you must contact [student finance](#) within 7 days of the due date. If you wish to cancel your plan then payment automatically becomes due in full.

Scholarships Offsets

Students who are in receipt of a University scholarship can choose to offset this payment against their tuition and/or accommodation fees. To set up this arrangement you should contact [Finance](#). We do require your permission to make a deduction from your scholarship, however where repeated efforts have been made to contact a student about an outstanding debt, it is at the discretion of the Finance Operations Manager to withhold or reduce any scholarship payments due to you. Similarly, student expense claims can be withheld or applied towards any outstanding debt.

Direct Loans for US Students

Students who are in receipt of Direct Loans will receive disbursements of their loans throughout the academic year.

Loan funds are converted from Dollars to Sterling on the date that the funds are received. The sterling equivalent is then applied to the rescheduled fee on the student account. If applicable a refund will be issued to the student within 14 days. If however a further payment is due to the University then you will be contacted and advised to make payment.

Students in receipt of US Loans may also be subject to a repayment of loan funds borrowed if a leave of absence or withdrawal from study is requested.

Miscellaneous Charges

Throughout the academic year, and during holiday periods, miscellaneous charges may be applied to a student's account. Most commonly these are library fines, replacement books, residence charges, wardennial fines, field trips, etc.

Such charges should be paid by the due date and failure to do so will result in the account proceeding through the normal debt chasing cycle.

Communication

Invoices and Statements

No invoices or statements are mailed or provided in hard copy format out to students as all the information is online. Students can access their [financial statement online](#) and it is recommended that you check this regularly.

Email Communication

Students who have an outstanding debt will be contacted through their University of St Andrews email account. Email is an official form of University communication. All students are therefore expected to check their University email account every 48 hours. Emails regarding outstanding debt may also be sent to other email addresses provided by the student.

Other Communication

For students who have an outstanding debt and who have failed to make payment may receive letters to their home address. These letters may be issued at the following times:

- Prior to the Christmas Break
- During the Easter Break
- Prior to the End of Term
- Prior to the Financial Year End (July)
- Prior to the start of the new academic year

Students may also be contacted by telephone regarding outstanding debt.

Where we have failed to make contact with a student regarding outstanding debt, then Credit Control will communicate with the relevant School, Advisor, Warden, Residence or Student Services in order to establish a line of communication with the student.

Deadlines, Sanctions and Penalties

Deadlines

For matriculating students, tuition and accommodation fees must be paid in full or an instalment plan set up prior to the first day of term. Any other charges that are applied to the student account during the year must be paid in full by the given due date.

Failure to make payment by the due date will result in the student being issued with debt reminders.

Debt 1 Reminder

When a student fails to make a payment by the due date then an email reminder is sent to the student's University email account. This reminder allows the student 10 working days from the date of the email to make payment of the outstanding balance. The student may contact [Student Finance](#) to request alternative arrangements for settlement of the account if they are having difficulties making the payment.

Failure to make payment or to make contact with Student Finance will result in a £10.00 administration fee being applied to the student account. A late payment fee of 3% will also be applied if the overdue balance is greater than £200.00. Swipe access restrictions will also be applied to the student ID card, see Swipe Access Restrictions.

At this stage, any outstanding debt is passed from Student Finance to the University's Credit Control section.

Debt 2 Reminder

Failure to respond to the Debt 1 reminder will result in a confirmation email being sent to the student advising them that charges and sanctions have been applied. The student will also be advised that they need to settle the outstanding balance immediately. If necessary, the student can contact [Credit Control](#) to make alternative arrangements for settlement of the account.

Failure to respond to the Debt 2 reminder within 10 working days from the date of the email will result in the student being called to a meeting with Credit Control to discuss their financial account.

Debt 3 Reminder

Failure to respond to the Debt 2 reminder will result in a final notification being issued about the outstanding debt. This notification will include any late payment fees that have been applied to the student's account. The student will also be called to attend a meeting with Credit Control.

Failure to respond to the Debt 3 reminder will result in the student's account being referred to the Finance Operations Manager. The Head of School and the University Disciplinary Officer will also be advised of the situation.

Debt 4 Letter

Failure to respond to the Debt 3 reminder will result in a letter being sent to the Home Address from the Finance Operations Manager.

Where a student has failed to make contact, or attend an appointment to discuss their account following the issue of a Debt 4 letter, then a referral will be made to the Proctor for Termination of Studies. Further details of this can be found in Referral to the Proctor.

Late Payment & Administration Fees

Where a student's account remains unpaid and a second account reminder is issued then a £10.00 administration fee will be applied to the account. A 3% late payment fee will also be applied to debts greater than £200.00. The maximum late payment fee that will be applied to a Registered student will be £500.00. This will be advised in the Debt 1 reminder.

Where an approved payment plan is continually defaulted on then the option for payment by instalment may be revoked by the University and the full account balance may be requested for payment. Late payment and administration fees may also be applied to the full account balance at this time.

A £12.00 administration fee will be applied to the student's account for any cheque that is returned by the bank to the University.

Swipe Access Restrictions

On the issue of a Debt 2 reminder, student's entry to Sports Centre will be blocked and access to withdrawing books from the Library will be automatically restricted. Only once the overdue debt has been paid in full will access be reinstated. This can take up to 3 working days.

Sports Centre Access

No student will be permitted to gain entry to the Sports Centre whilst their ID card is restricted whilst the debt remains unpaid.

Library Access

No student will be permitted to borrow or renew books from the Library whilst the debt remains unpaid. If existing books are not returned to the Library by the due date, then fines will start to accrue on the overdue items during the period that the Library access is restricted.

Only once the overdue debt has been paid will access be reinstated. This can take up to 3 working days.

Referral to the Student Conduct Officer

Where a student has repeatedly failed to communicate with Finance about settlement of their debt then a referral will be made by Credit Control to the Student Conduct Officer. The Student Conduct Officer will then request that the student attends a meeting to establish why the student has failed to communicate and to encourage the student to make efforts to settle their debt. If no efforts are made, the student will be referred to the Proctor for further action.

Referral to the Proctor

When a student continually fails to make payment or respond to any communication then they will be reported to the Proctor. The Proctor will then review the student's history and decide on appropriate action which may include notification of Suspension of Studies or being rescinded from sitting Exams.

Accommodation Fees

Where a student has failed to make any payment of their accommodation fees and have ignored all communication then a referral will be passed by the Finance Operations Manager to the Assistant Director of Student Accommodation Services. A Notice to Quit may then be issued to the student. This communication gives the student 28 days' notice to vacate their accommodation.

Students who continually default on payment of their accommodation fees will be referred to the Assistant Director of Student Accommodation Services who may take the decision to decline any future requests for University accommodation.

Students who have other outstanding debts owed to the University may also be prevented from receiving future accommodation managed by the University.

Graduation

Students may not be permitted to graduate from the University of St Andrews with any outstanding debt and they will also be excluded from any graduation literature.

Where a student is funded by a sponsor, and their sponsor has failed to make payment of any tuition and/or accommodation fees, the debt will be transferred to the student's account and must be paid in full prior to graduation.

Students will not be issued with their Certificate of Degree whilst they have an outstanding debt.

Leave of Absence/Withdrawal

If a Leave of Absence or Withdrawal is requested through Registry, the student remains fully registered until the break of study is granted. This means that all overdue debt on the student's account must be paid in full and any payment plans honoured.

Any card instalment plans or any other agreed payment plan will not be cancelled until any fee amendments are applied.

The level of tuition fee is determined by the status and mode of attendance of a student i.e. whether they are Undergraduate, Taught Postgraduate, Research Postgraduate, full time, part time, one semester etc.

Accommodation fees can be charged up to the end date of the student's contract. There may also be additional charges incurred to the student once the housekeeping inspection has taken place.

Only when the student status has been updated on the student record system will Finance and Student Accommodation Services make any adjustments to the amount charged. Any adjustments

can take up to 4 weeks to be reflected on the student's account. Credit Control will then amend any payment plans or process any refunds that are due.

Once confirmation has been received from Registry, the student may contact Credit Control to discuss their financial position and any amendment that may be possible to their payment plan.

All students are advised to read the relevant Leave of Absence / Withdrawal policy which applies to them:

[Undergraduates](#)

[Evening Degree Students](#)

[Taught Postgraduates](#)

[Research Postgraduates](#)

Students in receipt of US Loans may also be subject to a repayment of loan funds borrowed should a leave of absence or withdrawal from study be granted. The University will calculate and return any funds to the Students lender that they are not entitled to.

Refunds

Only when all account adjustments have been made, and are reflected on the student account, will a refund be processed. Refunds are returned to the source of payment, i.e. if paid by credit card the refund where possible will be credited back to that card, as per the [refund policy](#).

Non-Registered Student Status

A student status will change from registered to non-registered when one of the following occurs;

A student is being progressed from one academic year to the next

A charge has been applied to a student's account after their Graduation

A Leave of Absence has been authorised by Registry

A withdrawal from study has been approved by Registry

A student has been suspended from study

A termination of study has been actioned by the University

Students with a non-registered student status and who have an outstanding balance on their account will receive a letter to their home and next of kin address and an email to both their University and home contact email addresses. This will confirm the outstanding balance due and the date that it must be repaid in full by.

Failure to make payment in full or respond to this communication within 14 days of the date of issue will result in an arrears statement being issued. This statement details the outstanding balance and additional debt recovery commission and administration charges to be applied if the debt is passed to an external Debt Collecting Agency. You will be required to respond to this arrears statement within 7 days of the date of issue. Failure to respond to this arrears statement will result in your account being passed to our external Debt Collecting Agency or their Solicitors. When a debt is recorded with an external Debt Collecting Agency it may affect your future credit rating and you may also incur other legal fees.

Referral to a Debt Collecting Agency will incur the following debt recovery commission charges on the overall balance plus an administration fee of £25:

UK – 10%

Europe – 20%

Rest of the World – 30%

Right of Appeal

Students can submit an appeal in writing about their payment plan, outstanding balance or any additional charges at any time. This should be sent by email in the first instance to [Student Finance](#) and if necessary it will be referred to the Finance Operations Manager for a final decision.

Commercial Debt

Sending reminders to debtors is the responsibility of the Credit control team within Finance. In most cases this will consist of a prescribed process dictated by time and responses from the debtor. Prior to debt collection we will liaise with School/ Unit who raised the invoice.

Whilst the procedure is specific to each case the following steps will be taken to recover debt:

1. Email reminders and copy invoices from the University
2. Continuing Contact from the Credit Control team
3. Referral to a Debt Collection Agency

Other Information

- 3% late payment charge may be applied.
- May result in no longer receiving goods, services, making further bookings without payment being made in advance.
- Any goods, services, bookings already made / in progress may be cancelled by the Senior Finance Team.
- Organisation recorded as 'high risk' on University Bad Debt monitored by the Senior Finance Team.
- Referral to a Debt Collecting Agency will incur a 10% charge of the overall balance and an administration fee of £25.
- Legal Costs incurred by the University will be recovered from the debtor.
- Invoices should be paid in the currency as issued and any Exchange rate loss incurred will be liable to be paid by the customer.
- Any unpaid invoices may be charged back to the cost centre that received the original credit. Credit Control will liaise closely with Schools/Units in such instances.

Contact Details

Student Finance

Telephone: 01334 462585
Email: studentfinance@st-andrews.ac.uk

Credit Control

Telephone: 01334 462476/462576
Email: creditcontrol@st-andrews.ac.uk
Appointments: Can be requested by telephone or email

Commercial Debt

Telephone: 01334 462576/462476
Email: creditcontroller@st-andrews.ac.uk
Appointments: Can be requested by telephone or email

Registry

Telephone: 01334 463097
Email: registry-ug@st-andrews.ac.uk
registry-pg@st-andrews.ac.uk

Fees Team

Telephone: 01334 462123
Email: fees@st-andrews.ac.uk

Student Conduct Officer

Telephone: 01334 463445
Email: discipline@st-andrews.ac.uk

Student Services

The ASC

Telephone: 01334 462020
Email: theasc@st-andrews.ac.uk

Money Advisor

Telephone: 01334 462020
Email: moneyadvice@st-andrews.ac.uk

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