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1. **Purpose**

1.1 The purpose of this document is to provide information and guidance on the responsibilities that students have to pay any fees and charges due to the University, the procedures that will be followed should payment not be made, and the consequences of non-payment.

2. **Scope**

2.2 This document applies to all students, full-time, part-time and distance learning, short course, foundation, undergraduate and postgraduate.

3. **Paying your fees & charges to the University**

3.1 **Online Matriculation**

3.1.1 Prior to the start of the academic year students should – via the University’s online matriculation process - opt to:

- pay their fees in full;
- set up an instalment plan; or
- declare a sponsor¹ who will pay their fees

3.1.2 Full details of the amount of fees due for undergraduate students and postgraduate students, together with full instructions as to how to pay using the options above can be found on the University's [Fees Webpage](#).

3.1.3 Any student who finds themselves unable to pay their tuition fees using one of the methods above should contact the [student finance team](#) as early as possible and before the start of term.

3.1.4 Please note that students with an outstanding balance from a previous academic year may not be permitted to matriculate whilst their debt remains unpaid. An outstanding balance will prevent the online matriculation process from being completed and this could result in student loan and scholarship payments being delayed. Arrangements to pay any outstanding balances can be discussed by contacting the [student finance team](#).

3.2 **My Saint portal**

3.2.1 Students can see any outstanding balances due to the University via the “My Financial Statements” page on their [My Saint student portal](#).

3.2.2 This online financial statement gives a full breakdown of all fees charged and payments made to the University. Students are expected to check their [My Saint student portal](#) every 48 hours (see section 5.1.1 below) and it is highly recommended that the online statement is checked regularly.

3.2.3 Any queries relating to the online statement should be referred to the [student finance team](#).

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¹ A sponsor is an organisation such as SAAS, SLC, your home government or other organisation. Parents and guardians are not classed as sponsors.
3.3 **Sponsored Students**

3.3.1 Where a student has confirmed that they will be funded by a sponsor\(^2\) then the University will request payment of fees directly from the sponsor. It is the **student’s responsibility** to inform the [student finance team](#) of any changes to their funding/sponsor which may impact payment of their fees.

3.3.2 Students must provide full contact details for their sponsor at Matriculation.

3.3.3 The University of St Andrews reserves the right to decline a sponsorship arrangement with a third-party funding body. In such instances the student will be deemed to be personally responsible for the debt.

3.3.4 Where a sponsor fails to make a payment by the deadline date or fails to agree revised payment arrangements with the University, **the student will become responsible for their own fee payment**. Any fees which were due to be paid by a sponsor will be transferred to the student’s account and the standard debt recovery procedure will be followed. See section 6 below.

3.3.5 For those sponsors where an institutional study abroad agreement is in place, the sponsor will remain liable for the fee.

3.3.6 Students will be copied into all correspondence between sponsors and the University’s [student finance team](#) via their University email account.

3.4 **Direct Loans (US Students)**

3.4.1 Direct loans are received by the University directly from the US Department of Education (USDoE) and are governed by individual loan agreements between the student and the USDoE.

3.4.2 Loans funds are converted from US Dollars into Sterling **on the date that the funds are received by the University** and are applied to the outstanding balance on the student account at the prevailing rate on that date.

3.4.3 Once any debt due to the University has been paid, any remaining funds are passed into the student’s UK bank account within 14 days. Students are advised to keep their bank account details up to date on their [My Saint student portal](#).

3.4.4 If the loan amount received by the University is not sufficient to cover the outstanding debt, the [student finance team](#) will contact the student in order to make arrangements to pay any outstanding balances.

3.4.5 Please note that - depending on the individual terms & conditions of the loan - the University may have to repay loan funds to the USDoE if students take a leave of absence or withdraw from their studies. This can result in the student becoming **personally responsible for any outstanding tuition fees**. Full details of the University’s [Tuition Fee Liability Policy](#) can be found online, and it is essential that

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\(^2\) A sponsor is an organisation such as SAAS, SLC, your home government or other organisation. Parents and guardians are not classed as sponsors.
all students are fully aware of the potential financial consequences of terminating their studies early. See also section 7.1 below.

3.5 Scholarships

3.5.1 University scholarships can be used to offset tuition and accommodation fees. Students wishing to set up an automated set-off arrangement can opt to do so by contacting the scholarship finance team.

3.5.2 It is at the discretion of the Finance Operations Manager to withhold or reduce any scholarship payments or claims for expense reimbursement where debt recovery procedures have been initiated, until the overdue debt is paid.

3.6 Miscellaneous fees and charges

3.6.1 Miscellaneous fees and charges can be applied to a student’s account throughout the year and could include library fines, replacement books, fines, residence charges etc.

3.6.2 A £12 administration fee will be applied to a student’s account for any cheque that is returned by the bank.

3.6.3 All such charges can be paid by credit or debit card via the “My Financial Statement” area of the My Saint student portal and should be paid, in full by the due date indicated.

3.6.4 Failure to pay any outstanding charges may result in access to University Services such as the Library and the Sports Centre being withdrawn. See section 6 below.

3.6.5 Disputed charges should be discussed with the student finance team as soon as possible to ensure a timeous resolution.

4. Payment difficulties

4.1 Payment Plans

4.1.1 Any student having any difficulties making payments should contact the student finance team, or student services as early as they can. This will allow the University to work on finding an acceptable solution which may involve setting up a payment plan agreeable to both parties.

4.1.2 Failure to honour an agreed payment plan will result in the debt becoming due immediately and in full with debt recovery procedures initiated. See section 6.

4.1.3 Students who wish to cancel an existing instalment plan should contact student finance no later than seven days before the debt becomes due. Cancelling an existing plan will result in any outstanding balance becoming due immediately and in full, unless an alternative payment plan is mutually agreed.
5. **Our communication with you**

5.1 **Online Communication**

5.1.1 As per the student [terms and conditions of study](#), email and the [My Saint student portal](#) (portal) are official forms of University communication. All students are therefore required to check their University email account and their portal at least every 48 hours and to respond to University communication as requested in a timely manner.

5.1.2 All financial transactions can be viewed on the “My financial statement” page of the portal; therefore hard copy invoices or statements will not be provided to students.

5.2 **Other Communication**

5.2.1 Students may also be contacted by telephone regarding outstanding debt.

5.2.2 Emails with respect to outstanding debt may also be sent to any other email address provided by the student.

5.2.3 In the event of a failure to make contact with a student regarding outstanding debt, the [student finance team](#) may reach out to the relevant School, Advisor, Warden, Residence or [Student Services](#) in order to establish a line of communication.

6. **Debt Recovery Procedures**

6.1 **Overview**

6.1.1 As set out in [section 3.1](#) above, tuition and accommodation fees must be paid in full, or an instalment plan set up prior to the first day of term.

6.1.2 All other charges must be paid in full by the given due date.

6.1.3 A failure to make any payment by the date due will result in the debt recovery process set out in this section being initiated.

6.1.4 University staff undertake to deal with all debt recovery matters professionally and sympathetically. Similarly, all students are expected to conduct themselves appropriately in any communication with University staff. Failure to do so will result in the student being referred to the University’s [Student Conduct Officer](#).

6.2 **Initial reminder**

6.2.1 An email reminder will be sent to the student’s university email account if a debt remains unpaid beyond the due date. The Student will be invited to contact the [student finance team](#) to discuss alternative arrangements to settle the account if they are having difficulties paying.
6.3 Second reminder (sanctions are applied)

6.3.1 If, after 10 working days from the date the email is sent, the overdue debt is still outstanding and no contact has been received by the student finance team, a £10 administration fee will be applied to the student’s account. A further 3% late payment fee will be added to outstanding balances greater than £200, up to a maximum of £500.

6.3.2 Access to University services such as the Sports Centre and Library will be automatically restricted. Students will not be permitted entry to the Sports Centre and library books may not be borrowed or renewed whilst the debt remains unpaid.

6.3.3 A second email will be sent to the student’s university account outlining the sanctions in place and the additional charges that have been applied to their account. Students will be invited to contact the credit control team to discuss how the debt can be paid.

6.3.4 Access to University services will be reinstated once the overdue debt is paid. Please note that it can take up to three working days from receipt of payment for access to be restored.

6.4 Third reminder (debt escalated to Credit Control team)

6.4.1 Failure to respond to the second reminder within 10 working days will result in a third and final email being sent to the student’s email account outlining the amount outstanding, including any additional charges that have been applied.

6.4.2 The student will again be invited to make an appointment with University’s Credit Control team to discuss the outstanding debt.

6.5 Final reminder (letter to home address)

6.5.1 Failure to respond to the third reminder within 10 working days will result in the debt being escalated to the Finance Operations Manager and a letter being sent to the student’s home address.

6.5.2 The relevant Head of School and Student Conduct Officer may also be advised of the situation.

6.6 Referral to Proctor (potential suspension of studies)

6.6.1 Failure to respond to the final reminder can result in the debt being referred to the Proctor.

6.6.2 The Proctor will review the student’s history and decide on the appropriate action which may include suspension of studies or permission to sit exams rescinded.

6.7 Accommodation fees

6.7.1 Where the student has failed to pay their accommodation fees and have not responded to any reminders or communication then the Deputy Director of Residential and Business Services will be notified and a Notice to Quit (NTQ) may be served to the student.
6.7.2 An NTQ gives the student 40 days’ notice to vacate their accommodation.

6.7.3 Students with monies owed to the University may be prevented from being allocated University-managed accommodation in future.

6.8 Graduation

6.8.1 Students may not be permitted to graduate from the University and may not be issued with their Certificate of Degree if they have any outstanding debt. They may also be excluded from any graduation literature.

6.8.2 In exceptional circumstances and only with the agreement of the Chief Financial Officer, students may graduate with an agreed level of outstanding charges.

7. If you leave the University

7.1 Leave of absence (LOA) / temporary withdrawal of studies

7.1.1 A student will remain fully registered and liable to pay tuition fees as per the University’s Tuition Fee Liability Policy until a leave of absence is formally granted by the Registry. It is therefore essential that any student wishing to take a leave of absence follows the Requesting a Leave of Absence process as early as possible.

7.1.2 No adjustments will be made either to the fees charged, or to existing payment plans until a LOA is formally agreed with Registry. Once confirmation of a break in studies has been received from Registry, students may contact the student finance team to discuss their financial position and agree, if appropriate, an alternative payment plan. Please note that any fee amendments to the account may take up to four weeks to be finalised and processed.

7.1.3 As per the student accommodation rental contract, fees for University accommodation such as Halls of Residence will be charged up until the end of the semester in which you leave, whether the accommodation is utilised or not.

7.1.4 It is essential that the student keep Student Accommodation Services (SAS) informed regarding their intention to return to the University and accommodation requirements. Failure to inform SAS by the 15th August or 15th December preceding Semester 1 and Semester 2 respectively may result in accommodation fees for that semester being charged.

7.1.5 The student / sponsor will be liable to pay any outstanding accommodation fee balance in full. Additional charges may be incurred and be liable following a housekeeping inspection.

7.2 Non-registered students

7.2.1 A student will be designated as ‘non-registered’ when:

- A Leave of Absence (LOA) has been actioned by Registry
- A student has been suspended from study
- A termination of studies has been actioned by the University
- A charge has been applied after a student has graduated
7.2.2 Non-registered students with an outstanding debt due to the University will be notified of the amount and the date by which it must be paid via letter (home and next of kin address) and email (university and home email address).

7.2.3 Failure to make full payment, or to respond to this communication within 14 days will result in an arrears statement being issued.

7.2.4 Failure to respond within 7 days of the arrears statement being issued will result in the debt being passed to a Debt Collection Agency. This could result in significant additional fees being incurred and may affect the debtor’s credit rating.

8. Right of appeal

8.1 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 the student finance team and if necessary it will be referred to the Finance Operations Manager for a final decision.

9. Useful Contacts

9.1 Student finance (general)
Telephone: 01334 462585
Email: studentfinance@st-andrews.ac.uk

9.2 Finance - scholarships
Telephone: 01334 462491
Email: finschol@st-andrews.ac.uk

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

9.4 Finance Operations Manager
Telephone: 01334 462455
Appointments: Can be requested by telephone or by emailing the student finance team
9.5 Student Registry
Undergraduates:
Telephone: 01334 462138
Email: under-graduates: registry-ug@st-andrews.ac.uk

Postgraduate (Taught)
Telephone: 01334 463086
Email: taughtpg-reg@st-andrews.ac.uk

Postgraduate (Research)
Telephone: 01334 463084
Email: researchpg-reg@st-andrews.ac.uk

9.6 Student Conduct Officer
Telephone: 01334 463445
Email: discipline@st-andrews.ac.uk

9.7 Student accommodation services
Telephone: 01334 462510
Email: accommodation@st-andrews.ac.uk

9.8 Student Services
The ASC
Telephone: 01334 462020
Email: theasc@st-andrews.ac.uk

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

10. Consultation
This policy document was reviewed and agreed with:

- Chief legal officer
- Academic Registrar
- Director of Student Support
- Deputy Director of Residential & Business Services (accommodation)
- Accommodation Manager
## Version Control Table

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