



University of
St Andrews

Failure to pay (students)

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Purpose	To provide information and guidance on the responsibilities that students have regarding payment of 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.

Version number	Purpose / changes	Document status	Author of changes, role and school / unit	Date

Table of Contents

1. Purpose	3
2. Scope	3
3. Paying your fees & charges to the University	3
3.1 Online Matriculation	3
3.2 My Saint portal	3
3.3 Sponsored Students.....	4
3.4 Direct Loans (US Students)	4
3.5 Scholarships.....	5
3.6 Miscellaneous fees and charges	5
4. Payment difficulties	5
4.1 Payment Plans	5
5. Our communication with you	6
5.1 Online Communication.....	6
5.2 Other Communication	6
6. Debt Recovery Procedures.....	6
6.1 Overview.....	6
6.2 Initial reminder.....	6
6.3 Second reminder (sanctions are applied).....	7
6.4 Third reminder (debt escalated to Credit Control team)	7
6.5 Final reminder (letter to home address)	7
6.6 Referral to Proctor (potential suspension of studies).....	7
6.7 Accommodation fees.....	7
6.8 Graduation.....	8
7. If you leave the University.....	8
7.1 Leave of absence (LOA) / Withdrawal.....	8
7.2 Non-registered students.....	8
8. Right of appeal	9
9. Useful Contacts.....	9
9.1 Student finance (general).....	9
9.2 Finance - scholarships	9
9.3 Finance - Credit Control.....	9
9.4 Finance Operations Manager	9
9.5 Student Registry.....	9
9.6 Student Conduct Officer.....	10
9.7 Student accommodation services.....	10
9.8 Student Services	10
10.0 Consultation.....	10

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 received, 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, via the University's online matriculation process, students must confirm their payment/funding/sponsor of their tuition and accommodation 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](#).
- 3.1.5 Students who have failed to adhere to instalment plans or individual payment plans may be required to pay tuition and accommodation fees in full in order to complete matriculation.

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](#).

3.3 Sponsored Students

- 3.3.1 Where a student has confirmed that they will be funded by a sponsor¹ 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 during 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 all students are fully aware

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

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 can include library fines, replacement books, fines, residence charges etc.

3.6.2 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.

3.6.3 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.

3.6.4 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, or an instalment plan set up *prior* to the first day of term.

6.1.2 Where a student has previously defaulted on an instalment plan, the University reserves the right to restrict the instalment plans available to that student in future years.

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

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

6.1.5 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 5 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 fee 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 An 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) / Withdrawal

- 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/withdrawal is **formally granted** by [Registry](#). It is therefore essential that any student wishing to take a leave of absence/withdraw follows the [Withdrawal and Leave of Absence Procedure](#) 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 keeps [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)/Withdrawal has been formally granted 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
 - A student has completed their studies but has not 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. If you are passed to a third party for fee collection and/or where legal action is initiated, you will incur the additional collection/legal costs..

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 462584

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

Version number	Purpose / changes	Document status	Author of changes, role and school / unit	Date
1.1	Formatting updated to GZ template	Draft	DDoF	26/06/19
1.2	Updated to include ref to consultation (section 10)	Draft	DDoF	26/06/19
1.3	S7.1 updated to include a link to the accommodation t's and c's as suggested by Director of Student Support	Draft	DDoF	03/07/19
1.4	Include penalties for non-payment of accommodation fees plus links to the accommodation t's and c's.	Draft	DDoF	03/07/19
1.5	S6.7 – NTQ changed to 40 days' notice as per accommodation manager review. Note – MNE still to confirm that she is ok with it.	Draft	DDoF	05/07/19
1.6	Minor amendments based on review by CLO (v1.2a). Insertion of s6.8.2 (graduating with debt) to match updated 2019 finregs	Draft	DDoF	05/07/19
1.7	Minor amendments based on review by Academic Registrar (v1.2b). Updates to registry contact details.	Draft	DDoF	22/07/19
2.0	Final review and published	Published	DDoF	22/07/19
2.1	Minor amendments to update for changes to minimum payments, include information on withdrawals and include reference to legal costs of debt recovery.	Draft	FOM	19/08/20
2.2	Reminder 2 amended to 5 days (from 10) to configure debt process to new academic calendar. Addition of right to refuse instalment plans where student previously defaulted.	Draft	FOM	18/03/22