



Debt Collection Policy



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1. Introduction

- 1.1 This document sets out the policy of the University in relation to student and non-student debt, along with the debt management procedures that will be followed. Recognising that student fees represent the majority of the University's income the policy focuses predominantly on student debt alongside the University's Tuition Fee Charging and Refund Policy.

2. Students

- 2.1 The policy applies to all students including full and part-time, undergraduate, postgraduate, home and overseas students and is set out to ensure that all students are treated in a fair and equitable manner.
- 2.2 The University recognises that there will be instances where students face financial hardship which will impact on their ability to pay their fees and charges in full and on time. The University takes the welfare of all its students seriously and offers a variety of support and where appropriate financial assistance. Should any student find themselves in financial difficulty and are unable to pay their fees, it is imperative that they contact the Finance Income Team to discuss their specific circumstances and for advice about support available within the University.
- 2.3 Students should also refer to the Student Contract relating to their year of entry, and the University's Tuition Fee Charging and Refund Policy which can be accessed using the links below:

<https://www.dmu.ac.uk/study/student->



3. Invoices – Payment Terms

- 3.1 Payment of all invoices must be made in full within 30 days from date of invoice. For students there is an option to set up an acceptable payment plan, details of which are noted below under the specific headings.
- 3.2 The University accepts many different forms of payment, including Online, bank draft or cheque, Bank transfer, in person and over the phone. Cash is not accepted under any circumstances.

4. Income Collection

- 4.1 It is the responsibility of the Finance Income Team to ensure that revenue due to the University is collected and allocated b4 574.27 Tmtllocated b



the Visa conditions and will be reported to the Home Office Immigration Authorities where



covering periods less than an academic year are dealt with on a case by case basis.

10.2 The table in Appendix B sets out the process for chasing student debts. The correspondence detailed in Appendix B will be sent to students via e-mail or letter depending on the time of year. In addition, statements are sent to all students with details of outstanding balances on a termly basis.

11. Other Invoices – Students

11.1 Other charges applied to the student account during the year by Faculties and Directorates must be paid in full by the given due date.

11.2 The Income Team will attempt to pursue these debts with at least one reminder letter and follow up phone call.

11.3 Should debts remain unpaid after the Income Team have exhausted their collection procedures the account may be passed to Debt Collectors. The University reserves the right to pass on any third-party recovery fees in the pursuit of an unpaid debt.

12. Payment Plans

12.1 The University offers payment plans for students predominantly for tuition and accommodation fees. If a student is unable to pay an invoice by the due date, they should contact the Income



	September Registrations	January Registrations
All Students		
Self-Funding		
Overseas		



13. Exceptional Payment Plans

13.1 For students who have no control of when their funding is released, such as a Post Graduate Student Loan (from the SLC), the University may enter into an agreement matching when the funding is released. The Income Team will require confirmation from their loan provider of the details on the provider's headed paper.

14. Re- Registration

14.1 Returning students with an existing debt must clear this debt in full prior to the start of registration or they will have their registration blocked.

15. Communication

15.1 The University contacts students via their University e-mail account where possible. It is expected that students continue to check their University email account on a regular basis.

15.2 To ensure that contact can be made with the student the university may



for the relevant liability dates

<https://www.dmu.ac.uk/current-students/student-support/student-finance/tuition-fees/index.aspx>

19. Refunds

- 19.1 Refunds are returned to the source of payment, i.e. if paid by credit card the refund will be credited back to that card and if paid by bank transfer, it would be refunded back to the originating source bank account.
- 19.2 If the bank account is no longer in use, the account holder will be required to provide to the Income Team appropriate bank details in the name of the payer of the original amount.
- 19.3 The income Team aim to process refunds as soon as possible but authorisation from the relevant sections and any money laundering checks must be obtained and completed prior to payment being made.

20. Commercial Debt

- 20.1 All commercial customers must be checked for credit worthiness prior to undertaking any university business with them. Goods and services can then be exchanged providing the check comes back satisfactory.
- 20.2 Commercial invoices are due within 30 days of the date of invoice.
- 20.3 Commercial customers will be sent regular monthly statements listing their outstanding balance and will be followed with a phone call. Failure to pay will result in three reminder letters being sent out escalating the issue before passing the customer to a debt collection agency to recover any outstanding debt.

21. Management of bad Debts

- 21.1 For student debt:



Due consideration will be given for the level of overdue debt in order to determine whether it is economical to pursue recovery of the debt through legal means.

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Day 21

Any student who has not paid or is not in a valid payment plan will be sent a third letter (day 21) via email by the Income



Appendix B-