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Credit Control and Debt Management Policy

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Introduction

This policy document contains the terms and conditions under which debts owed to Bournemouth University are managed and controlled.

The policy contains details on;

- When, where and how payments are made
- Availability of Payment Plans
- The sanctions that the University has available to effect payment
- The help available to students should they have problems
- Terms and conditions applicable to sponsors and other commercial debtors.

1. Purpose of Policy

The aim of the Credit Control and Debt Management Policy is to ensure that the debt profile of the University is managed effectively; that debt owed to the University is paid in a timely manner; that debt payment is maximised and any potential bad debt is minimised. The University has many sources of income, which are collected by different methods. This policy specifically covers the collection of tuition fees, sponsorship income, accommodation and commercial/trade debt.

The Finance Operations Team based on the third floor of Studland House (and Cash Office, Poole House) provides assistance and advice to the University on credit control and debt management issues. It is however essential that all University staff be aware of the importance of cash management and fully co-operate with Finance Operations Team who manage the administration process.

1a Support for Students

In applying the policy, the University will at all times seek to be sympathetic to individual students' financial circumstances. However, for the University to do so, students must engage in dialogue with the University if they are experiencing difficulties. Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity by contacting the Finance Operations Team.

2. Standard Terms and Conditions - Tuition Fees

Financial Requirement for All Students

All students on a programme of study at the Bournemouth University are required to agree to our Terms Conditions, specifically the Fees Policy, pay tuition fees or agree instalment plan and other charges for each academic year prior to the period of study for that year. Fees will be due before/at the start of each academic year. In specific circumstances provision may be available to pay fees in instalments during the academic year. Progression through a programme of study may be affected if this obligation is not fulfilled. It is the responsibility of the student to ensure that the necessary funds are in place to pay their fees.

Most Undergraduate full time UK students may apply to Student Loan Company (SLC) / Student Awards Agency for Scotland (SAAS) for a Tuition Fee Loan.

If a student intends to apply to an organisation i.e. SLC/SAAS, or has sponsorship for assistance in paying their fees, they must do so in good time. The University will need to see evidence from the student and sponsor, confirming the level of financial assistance. This must be provided at online registration (via uploading purchase order/sponsorship letter).

3. Payment of Fees – Home and Overseas applicants/students

The following options are available to all home and overseas students who are responsible for the payment of their fees.

NOTE: acceptance of one of these payment methods is a condition of registering at the University.

3.1 Full payment of fees in advance of the academic period of study.

The University offers the facility to allow students to pay tuition fees in advance prior to registration.

If the student chooses to pay their share of the fee in full, they can do so in a single instalment. Please see Fees Policy for details.

3.2 Full payment of fees or agreed instalments plans made during the academic period of study.

A student can take the option to pay the full fee on registration or enrolment at the University or agree to pay the fee by Debit/Credit card in instalments. Details are provided on the options available when the students are invited to register and pay online with BU. The Fees Policy has details as to what we offer.

Important: The University will sanction (withdrawal of students Library borrowing rights, IT rights, including Virtual Learning Environment) a student, within 10 days where a student's credit/debit card instalment plan has not been agreed, is rejected and/or where the student defaults on the instalment plan. Details of any outstanding University debt will be provided by the Finance Operations Team on request.

Alternative ways to pay FULL tuition fees are available to students including, Flywire and bank transfers (for UK students only). This information is provided when registering online with BU.

3.3 Home and Overseas Students - Registering after September

The same payment options are available to students registering after September. Full information is provided when registering online.

4. Advance payment

Advance payment by way of a deposit towards fees is required from students based on course/programme and/or overseas countries. The minimum deposit required will be advised within BU's offer letter.

5. Payment of fees Part time Students

Students entering part-time courses of study must have the necessary funds or sponsorship in place to pay the tuition fees. The full amount may be paid in advance, at registration or enrolment at the University or alternatively agree to pay the fee by Debit/Credit card in instalments. Details are provided on the options available when the students are invited to register and pay online with BU.

6. Payment by Sponsor

If the student has arranged for the fee to be paid in whole or in part by a sponsor, it is important that the student provides proof of the sponsorship by uploading the evidence (Purchase Order or sponsorship letter) as part of the online registration process, thus to ensure that the sponsor can be invoiced correctly by Bournemouth University. Standard payment terms of 30 days will apply. Please note, BU does not offer instalments to sponsors. In the event of a sponsor defaulting on payment, it is the student's responsibility to arrange an alternative source of funding or to pay the fees. The student will be invoiced for all outstanding fees in the event of default.

7. Returning Students with Outstanding Tuition Fee Debt

Students returning to the University must have paid all outstanding tuition fee debts (excluding accommodation, library debts etc.) before they can re-register or re-enrol. Any student returning to their next year of study must not have tuition fee debts outstanding from any previous academic years.

Before the new academic year commences students will receive written notification from the University that they will be unable to re-register or re-enrol if tuition fee debts are not paid. Once the debt is cleared, they will be able to re-register and re-enrol.

8. Interruption from a programme of study

Unlike withdrawal, interruption from programme means it is likely that a student may be permitted to return to his/her programme once all tuition fees have been paid in full. Interruption may be helpful to a student, as allows more time to pay off tuition fee, for example allowing a student to interrupt for 12 months, gives the student 12 additional months to pay off his or her debt. Students should contact their Programme Support Officer within their Faculty to discuss if this is viable option, for example the programme may not be running in the next academic year, where student may have missed too much course content or gap of interruption in greater than one year. This must be done before debt stage two.

9. Early withdrawal from a programme of study

Before a student makes the decision to withdraw from a course of study they should seek guidance and advice from their Programme Support Officer within their Faculty. The full financial implications of early withdrawal should be discussed with the student including potential for financial help so they can consider their options before making any final decisions. Withdrawal from programme is **final and cannot be reversed** once withdrawn.

10. Payment of accommodation charges

Students staying in University owned or managed accommodation will be provided with a tenancy agreement for the period of rental.

Accommodation charges will be invoiced and must be paid immediately at the start of the tenancy agreement unless payment by instalments has been agreed.

Students are liable for accommodation charges for the full term of the tenancy agreement. Agreements may however be taken over by another student subject to negotiation with the site manager.

Full details on accommodation terms and conditions are available from the Accommodation Office.

11. Payment of other invoices

All miscellaneous debt will be invoiced by the University with payment terms requiring payment within 30 days of the invoice date.

12. Overdue Student Tuition Fee Debt Collection Procedure – Sanctions and legal action against Students.

Whilst the procedure to collect outstanding tuition fee debts is specific to each case the following stages will be taken:

Registration Debt Stage One

Where a student has failed *post enrolment finance clearance check*, that being where a student has outstanding tuition fees between seven to ten days after the course start date, a formal written reminder sent to the student's permanent UK address (for Overseas students, letters sent to local address) or to both Personal and BU e-mail addresses held, requesting payment or to agree instalment plan within 7 days. Failure to pay or agree an instalment plan will result in sanctions be applied, (which includes suspending student IT access and library borrowing rights).

Debt Stage One

A formal written reminder sent to the student's permanent UK address (for Overseas students, letters sent to local address) or to both Personal and BU e-mail addresses held, requesting payment normally within 14 days.

Debt Stage Two

A formal second written reminder sent to the student's permanent UK address (for Overseas students, letters sent to local address) or to both Personal and BU e-mail addresses held, requesting payment normally within 14 (additional) days and to inform the student that failure to clear any arrears **will result in sanctions**, if not already applied in debt stage one, 'failed post enrolment check', (which includes suspending student IT access and library borrowing rights).

Debt Stage Three (Sanctions applied)

A formal third written reminder sent to the student's permanent UK address (for Overseas students, letters sent to local address) or to Personal e-mail address held, requesting payment normally within 14 (additional) days and to inform (or remind) the student that **Sanctions have been applied** (which includes suspending student IT access and library borrowing rights).

Debt Stage Four (Final Demand and notification to be withdrawn)

A formal fourth and final written reminder sent to the student's permanent UK address (for Overseas students, letters sent to local address) or to Personal e-mail address held, requesting payment normally within (additional) 14 days and to inform the student that he or she **will be withdrawn** from his or her course, one working day after the due date specified and that legal action will commence to recover all fees overdue.

Debt Stage Five (Notification of withdrawal and debt passed to BU collection agency)

A fifth formal letter informing the student he or she **has been withdrawn** from their Course.

With all fees due being passed to BU's collection agency to begin formal litigation recovery which may include but not limited to seeking recovery through the County and/or High Courts.

Formal letter again being sent to the student's permanent UK address (for Overseas students, sent to local address) or to Personal e-mail address held.

Debt Stage Six – Letter before action (Debt collection Agency) and Pre-Action Protocol.

Final pre-legal actions – Letter before action (LBA) issued by our Debt Collection Agent/s. Where appropriate, Bournemouth University or debt collection agency will follow the Pre-Action Protocol for Debt Claims. This protocol includes an information sheet and reply form (see appendix 1a and b) which provides further transparency and clarity to the debtor.

Further legal action will be considered based on the merits and likely costs involved in each individual case.

Payment Plan at Debt Stage One, Two, Three or Four

Providing the student makes contact with the Finance Operations Team and agrees a mutually acceptable payment plan, where applicable facilities will be re-instated on the same day between 9.00am and 5pm on a Monday to Friday. Outside these hours access will be re-instated the next working day. Debt stages will be paused. If a student defaults a maximum of three times on payment plan, no further payment plans will be offered, this means the total remaining tuition fee must be paid in a single payment.

Students with tuition fee debts, will:

- not be permitted to re-enrol;
- not be issued with a final award certificate/s

13. Overdue Student Non-Tuition Fee Debt Collection Procedure – Legal action against Students.

Whilst the procedure to collect outstanding non tuition fee debts is specific to each case the following steps will be taken:

Debt Stage One

First reminder from the BU - sent once the invoice terms have been exceeded. Sent to the student's permanent UK address (for Overseas students, sent to local address) or to all e-mail addresses held, requesting payment within 14 days.

Debt Stage Two

Second reminder from the BU - sent 21 days after the invoice terms has been exceeded. Sent to the student's permanent UK address (for Overseas students, letters sent to local address) or to all e-mail addresses held, requesting payment within 14 days and to inform the student that failure to clear any arrears may result in Bournemouth University commencing litigation to recover the debt

Debt Stage Three – Letter before action (Debt collection Agency) and Pre-Action Protocol.

Final pre-legal actions – Letter before action (LBA) issued by our Debt Collection Agent/s. Where appropriate, Bournemouth University or debt collection agency will follow the Pre-Action Protocol for Debt Claims. This protocol includes an information sheet and reply form (see appendix 1a and b) which provides further transparency and clarity to the debtor.

Legal action will be considered based on the merits and likely costs involved in each individual case

14. Impartial financial advice

The AskBU team specifically offers advice to students who are struggling financially. Services include, financial support, budget advice, dealing with payment difficulties and dealing with banks. Additionally Student Union at BU also offers impartial financial advice.

15. Commercial/Trade Debtors

Payments due to the University from commercial organisations are invoiced by the Finance Operations Team. The University's standard payment terms are 30 days and detailed on all invoices unless otherwise stated.

16. Overdue Commercial Debt Collection Procedure

Sending reminders to debtors is the sole responsibility of the Finance Operations Team. In most cases, this will follow an automated process dictated by time and responses from the debtor.

Whilst the procedure may be adapted to specific cases the following steps will be taken to recover debt:

Debt Stage One

First reminder from the BU - sent once the invoice terms have been exceeded.

Debt Stage Two

Second reminder from the BU - sent 21 days after the invoice terms has been exceeded.

Debt Stage Three – Letter before action (Debt collection Agency)

Final pre-legal actions – Letter before action (LBA) issued by our Debt Collection Agent/s.

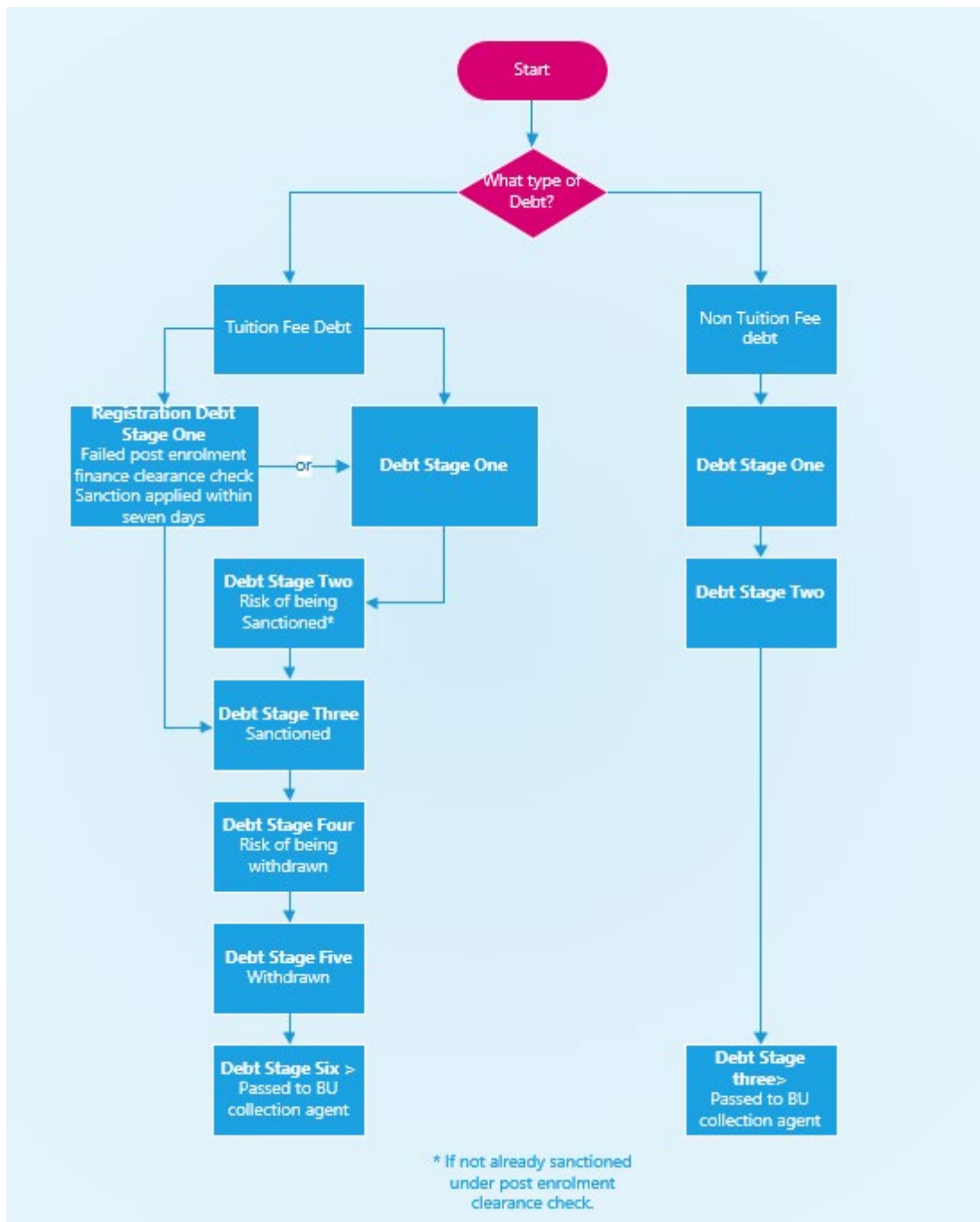
Debt Stage One and Two

It's often the case that invoices not paid at debt stage one or two are under query with the customer. In such circumstances Finance will pause the debt stage and ask appropriate colleague within BU, who requested the invoice to be raised to directly resolve any issues with the customer and to keep Finance up to date. Finance will review trade debt on a quarterly basis and flag up any unresolved enquiries with appropriate Faculty or Professional Service.

Please note that if legal actions are commissioned, additional costs incurred will be payable by the debtor.

Invoices will be treated as individual transactions when reminders are issued.

17. Visual flow chart of debt actions



18. Useful Contacts:

Website: www.bournemouth.ac.uk

Email: fees@bournemouth.ac.uk

Address: **Finance and Performance**

Finance Operations Team

3rd Floor, Studland House

12 Christchurch Road

Bournemouth

BH1 3NA

Appendix. Sample Tuition Fee Debt Communications

Registration Debt stage 1



Finance and Performance

Date:
Student Number:
Full Student name:
Faculty:

Dear |

According to our records, it looks as though you haven't paid some or all of your tuition fees on or before the date you completed online registration and enrolled. This might just be an oversight, but it is part of your signed student agreement with us, so we need you to settle your invoice immediately.

We require immediate payment to arrive into our bank account within one week of this email, otherwise due to non-payment, we will suspend your IT account and library borrowing rights in accordance with our Fees Policy (<https://www1.bournemouth.ac.uk/students/help-advice/important-information> under the Finance section) until this final step of enrolment is complete. Once you paid this can re-instated.

How to pay

Please pay via our secure online payment gateway. We can arrange this for you if you contact us at fees@bournemouth.ac.uk. Please quote DLO and your student number.

If there's a problem

If there's a reason why you haven't paid your fees yet, it's really important that you contact us immediately to tell us what the issues are so that we can work together to try and find a solution.

Help we can offer

You have access to health and wellbeing support offered by both BU and SUBU. These are confidential, and help is available for issues including your mental health needs, medical requirements and more. Visit www.bournemouth.ac.uk/support to find out more - but it is still important that you contact us as well so that we can talk about your outstanding fees.

If you have any questions

If you have any questions about your outstanding fees, or need a copy of your invoice, email us at fees@bournemouth.ac.uk so we can help you. Please include your student number when you email.

If you've already paid your fees please provide evidence of the full payment.

If you have already set up instalment plan in the last five days, then please ignore this communication.

We look forward to hearing from you soon.

The Receivables Team, Finance & Performance Department

Appendix 1. Sample Tuition Fee Debt Communications

Debt stage 1



Bournemouth University

Finance and Performance

Date:

Student Number:



<p>Outstanding Tuition Fees</p> <p>Tuition Fee Statement of Account</p> <p>As at XXXXXXXX</p> <p>Student Reference Number: XXXXXXXX</p> <p>Payments Due / amount:</p> <p>£7500</p> <p>Payment Deadline:</p> <p>XXXXXXXXXX</p> <p>Our Ref: DL1</p> <p>Contact Address:</p> <p>Bournemouth University 2nd Floor Melbury House, 1-3 Oxford Road Bournemouth DORSET BH8 8ES</p>	<p>Dear XXXXXX,</p> <p>According to our records, it looks as though you haven't paid some or all of your tuition fees on or before the date you completed online registration and enrolled. This might just be an oversight, but it is part of your signed student agreement with us, so we need you to settle your invoice.</p> <p>To make your payment, please contact us urgently to arrange payment of our tuition fees by Noon on Tuesday XXXXXXXX</p> <p>If there's a problem If there's a reason why you haven't paid your fees yet, it's really important that you contact us immediately. We want to help you, but we can only do that if you tell us what the issues are so that we can work together to try and find a solution.</p> <p>If you're waiting for financial notification from the Student Loans Company, it's essential that you provide evidence of your application.</p> <p>If you are not entitled to fees support and must pay yourself, we may be able to set up an instalment plan to make this easier for you. We won't apply interest or charges on fees if this is the case, though we may do if we have to resort to litigation – that's why it's important you contact us so that we can help.</p> <p>Other help we can offer Don't forget that you still have access to all the health and wellbeing support offered by both BU and SUBU. These are confidential, and help is available for issues including your mental health needs, medical requirements and more. Visit www.bournemouth.ac.uk/support to find out more - but it is still important that you contact us as well so that we can talk about your outstanding fees.</p> <p>How to pay The only way to pay is via secure our online payment gateway. We can arrange this for you if you contact us at fees@bournemouth.ac.uk. Please quote DL1 and your student number.</p> <p>If you have any questions If you have any questions about your outstanding fees, or need a copy of your invoice, email us at fees@bournemouth.ac.uk and we will try to help you. Please include your student number when you email.</p> <p>Terms and conditions Our full terms and conditions relating to the payment of your tuition fees, along with details of the action we may take if you don't pay them, can be found in our Fees Policy at https://www1.bournemouth.ac.uk/students/help-advice/important-information under the Finance section.</p>
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	<p>If you've already paid your fees or agreed an instalment plan in the last five days, then please ignore this official communication.</p> <p>If you are currently facing financial difficulty, you may wish to visit our Financial Support pages. Alternatively, contact our AskBU service, who can discuss funding which may be available to apply for, depending on your circumstances.</p> <p>We look forward to hearing from you soon.</p> <p>Yours sincerely,</p> <p>The Receivables Team Finance & Performance Department</p>
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Appendix 1. Sample Tuition Fee Debt Communications

Debt stage 2



Finance and Performance

Date:
Student Number:



<p>SECOND REMINDER Outstanding Tuition Fees</p> <p>Tuition Fee Statement of Account</p> <p>As at XXXXXX</p> <p>Student Reference Number:</p> <p>Payments Due / amount: £7500</p> <p>Payment Deadline: XXXXXXXXXX</p> <p>Our Ref: DL2</p> <p>Contact Address:</p> <p>Bournemouth University 2nd Floor Melbury House, 1-3 Oxford Road Bournemouth DORSET BH8 8ES</p>	<p>Dear XXXXX,</p> <p>We wrote to you recently to let you know that you have tuition fees outstanding. We haven't received confirmation from you to arrange payment, so it's really important that you get in touch with us immediately.</p> <p>We need you to contact us by Noon on Tuesday XXXXXX to arrange payment of your fees or we will have to apply sanctions to your account, which will include suspending your IT access and your library borrowing rights, in line with our Fees Policy. Withdrawing your IT rights means you won't have access to Brightspace, our Virtual Learning Environment, so you won't be able to submit or upload any further coursework.</p> <p>If we do have to suspend your IT and library rights, it's important that you know you will still have access to our full range of wellbeing support. You can find out more about the ways we can help at www.bournemouth.ac.uk/support. If you do need to use our support services, it's still important that you contact us too so we can discuss your outstanding fees. If your circumstances have changed where you may need to interrupt your studies, this should be discussed now with your Faculty Programme Support Officer.</p> <p>How to pay The only way to pay is via our secure online payment gateway. We can arrange this for you if you contact us at fees@bournemouth.ac.uk. Please quote DL2 and your student number.</p> <p>If you have any questions If you have any questions about your outstanding fees, or need a copy of your invoice, email us at fees@bournemouth.ac.uk and we will try to help you. Please include your student number when you email.</p> <p>Terms and conditions Our full terms and conditions relating to the payment of your tuition fees, along with details of the action we may take if you don't pay them, can be found in our Fees Policy at https://www1.bournemouth.ac.uk/students/help-advice/important-information under the Finance section.</p> <p>If you've already paid your fees or agreed an instalment plan in the last five days, then please ignore this official communication.</p> <p>We look forward to hearing from you soon.</p> <p>Yours sincerely, The Receivables Team, Finance & Performance Department</p>
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Appendix 1. Sample Tuition Fee Debt Communications

Debt stage 3



Finance and Performance

Date:
Student Number:

<p>Outstanding Tuition Fees Sanctions Applied</p> <p>Tuition Fee Statement of Account</p> <p>As at XXXXXXXX</p> <p>Student Reference Number: XXXXXX</p> <p>Payments Due / amount: £7500</p> <p>Payment Deadline: XXXXXXXX</p> <p>Our Ref: DL3</p> <p>Contact Address: Bournemouth University 2nd Floor Melbury House, 1-3 Oxford Road Bournemouth DORSET BH8 8ES</p>	<p>Dear Joanne,</p> <p>We've written to you twice recently explaining that some or all of your tuition fees were outstanding, and that you needed to contact us so that we could try to help and find a way to bring our account up to date. Unfortunately, because you haven't yet arranged payment of your outstanding tuition fees, or provided us with evidence that Student Loans Company has assessed you as being eligible for a tuition fee loan, we have suspended your IT account and library borrowing rights in accordance with our Fees Policy (https://www1.bournemouth.ac.uk/students/help-advice/important-information under the Finance section).</p> <p>We want to help you try and find a way to arrange payment and continue your studies, but we need you to contact us urgently so that we can do so. Please get in touch immediately and no later than Noon on Tuesday XXXXXXXX to arrange payment.</p> <p>If we haven't heard from you by then, you risk being withdrawn from your studies at Bournemouth University. We are still keen to help you try to find a solution, so please get in touch with us before then. We want to try and help, but we can't do that unless you communicate with us.</p> <p>As soon as we receive payment, we'll reinstate your IT access and borrowing rights. It's important that you know you still have full access to all the health and wellbeing support offered by both BU and SUBU, and you can find more about the confidential help available at www.bournemouth.ac.uk/support.</p> <p>How to pay The only way to pay is via our secure online payment gateway. We can arrange this for you if you contact us at fees@bournemouth.ac.uk. Please quote DL3 and your student number.</p> <p>If you have any questions If you have any questions about your outstanding fees, or need a copy of your invoice, email us at fees@bournemouth.ac.uk and we will try to help you. Please include your student number when you email.</p> <p>If you've already paid your fees or agreed an instalment plan in the last five days, then please ignore this official communication.</p> <p>We hope to hear from you soon,</p> <p>Yours sincerely,</p> <p>The Receivables Team Finance & Performance Department</p>
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Appendix 1. Sample Tuition Fee Debt Communications

Debt stage 4



Finance and Performance


Date:

Student Number:

<p>Outstanding Tuition Fees Final Demand Risk of withdrawal from BU</p> <p>Tuition Fee Statement of Account</p> <p>As at XXXXXXXX</p> <p>Student Reference Number: XXXXXXX</p> <p>Payments Due / amount: £7500</p> <p>Payment Deadline: IMMEDIATELY</p> <p>Our Ref: DL4</p> <p>Contact Address: Bournemouth University 2nd Floor Melbury House, 1-3 Oxford Road Bournemouth DORSET BH8 8ES</p>	<p>Dear XXXXX </p> <p>Despite our previous reminders and the application of sanctions against you, you have still not arranged payment of your outstanding tuition fees, or provided us with evidence that the Student Loans Company has assessed you as being eligible for a tuition fee loan.</p> <p>If you do not contact us by Noon on Tuesday XXXXXXXX you will be withdrawn from your studies at Bournemouth University with immediate effect and your information will be passed to our solicitors, which may result in legal action.</p> <p>We still want to try and help, but we can't do that unless you contact us. It really is essential that you get in touch immediately as the matter will be out of our hands once the deadline has expired.</p> <p>Full terms and conditions for the payment of tuition fees can be found at: https://www1.bournemouth.ac.uk/students/help-advice/important-information under the Finance section.</p> <p>How to pay The only way to pay is via our secure online payment gateway. We can arrange this for you if you contact us at fees@bournemouth.ac.uk. Please quote DL4 and your student number.</p> <p>If you have any questions If you have any questions about your outstanding fees, or need a copy of your invoice, email us at fees@bournemouth.ac.uk and we will try to help you. Please include your student number when you email.</p> <p>If you've already paid your fees or agreed an instalment plan in the last five days, then please ignore this official communication.</p> <p>We hope to hear from you soon,</p> <p>Yours sincerely,</p> <p>The Receivables Team, Finance & Performance Department</p>
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Appendix 1. Sample Tuition Fee Debt Communications

Debt stage 5



[Redacted]

Dear [Redacted]

NOTIFICATION OF WITHDRAWAL FROM STUDIES - Outstanding Tuition Fees

Despite previous reminders and the application of sanctions against you regarding your outstanding tuition fees for the 2018/19 academic year, you have not contacted us to arrange payment. As such, in accordance with section 8.8 of our Fees Policy, you have now been withdrawn from your studies at Bournemouth University for failure to pay your tuition fees in full or agree a payment instalment plan.

Your outstanding tuition fee debt has been passed to our solicitors who will contact you to arrange recovery of the debt.

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