

## Bangor University

### Debt Management Policy

Date	Purpose of Issue/Description of Change	Equality Completed	Impact	Assessment
April 2016	Initial Issue			
May 2023	Review and updated to reflect transfer of debt reporting from Banner to Agresso			
November 2024	Reviewed and amended to reflect current working practices used for 23/24 financial year.			

Policy Officer	Senior Officer	Responsible	Approved By	Date
Accounts Receivable Manager	Deputy Chief Financial Officer		Executive Board	19 February 2025

*This Policy will be reviewed annually*

## 1. Introduction

- 1.1. The University operates a debt management system that seeks to be transparent and fair to all debtors.
- 1.2. This policy sets out the terms and conditions under which debt owed to Bangor University (the University) is controlled. It applies to all applicants, students, ex-students, and customers of the University. This includes those who are currently enrolled, those who have accepted a place and intend to enrol, and any student, individual, company, partnership or organisation that can potentially have outstanding fees or charges owed to the University.
- 1.3. The policy covers all types of income received via tuition fees, accommodation fees and other income.
- 1.4. This policy reflects the University's commitment to helping our students manage their money and avoid getting into financial difficulties. It is recognised that where a student owes a significant amount of money and there is little prospect of being able to pay, then it will not be in the student's interest to allow the debt to grow. The University has support mechanisms in place to assist students and will endeavour to apply reasonable flexibility in agreeing a revised payment plan. Any student experiencing financial difficulties should contact the University as soon as possible by contacting:
  - the Money Support Unit on [moneysupport@bangor.ac.uk](mailto:moneysupport@bangor.ac.uk)
  - Finance on [feepayments@bangor.ac.uk](mailto:feepayments@bangor.ac.uk)
  - The Students Union on [undeb@undebbangor.com](mailto:undeb@undebbangor.com)
  - International Student Support on [internationalsupport@bangor.ac.uk](mailto:internationalsupport@bangor.ac.uk) (if applicable)

## 2. Tuition fee debt

### 2.1. Tuition fees – paid by the Student Loan Company (SLC)

- 2.1.1 A student retains ultimate liability for the payment of their tuition fees, even when payment is provided by SLC.
- 2.1.2 If the student's tuition fees are being funded by SLC, the University must be notified during registration. The student will be permitted to continue with registration, but this won't be finalised until confirmation of application acceptance is received from SLC.
- 2.1.3 If the University has not received confirmation by 30th November that the student's tuition fees will be paid by SLC, payment of the tuition fees will become the student's responsibility, and payment must be made. Non-payment will result in withdrawal proceedings. The student will also be liable for any other associated costs including, but not limited to administration costs, interest and any associated costs related to debt collection (please refer to section 6 for further information).
- 2.1.4 If a student has made direct payments to the University and subsequently receives a notification of funding from SLC, the University will refund the fees paid by the student.

## 2.2. Tuition fees – self-funded students

- 2.2.1. Fees are due to be paid in full prior to completing the registration process unless the student is eligible to take up the option to pay by one of the University's agreed payment plans. Further information on the payment plans available can be found on the Finance website for [home](#) and [international](#) students.
- 2.2.2. A minimum of two reminders by e-mail (other communication methods may be used) will be issued to students prior to any sanctions being applied to their account. Further details about the application of sanctions can be found in section 6.
- 2.2.3. If a self-funded student has decided to pay their tuition fees in full and does not pay them after 30 days following the start of the course then, assuming a reminder has been issued, sanctions may be applied.
- 2.2.4. If no payment has been received nor an acceptable payment plan set up after 14 days of applying sanctions, the student account will be blocked until payments are brought up to date. After a period, the University reserves the right to initiate the termination of registration procedure under the General Regulations for All Students.
- 2.2.5. If a self-funded student has decided to pay their tuition fees by one of the University's payment plans, and either doesn't pay the required deposit or fails to pay one of the instalments due, assuming two reminders have been issued, sanctions may be applied.
- 2.2.6. All applied sanctions will remain in place until fees have either been paid in full (cleared funds in the University's bank account), or a student has entered an approved payment plan and ensured all payments are up to date.

## 2.3. Tuition fees – sponsored students

- 2.3.1. A student retains ultimate liability for the payment of their tuition fees, whether invoiced or not.
- 2.3.2. If the student has arranged for the tuition fee to be paid in whole or in part by a 3rd party sponsor, the Finance Services will invoice the sponsor directly. In the event of non-payment by the sponsor, the student will receive an invoice for all outstanding fees. It is the student's responsibility to act as an intermediary and ensure that the sponsor and the University are provided with adequate information for timely payment of fees (within 30 days of the start of the programme at the latest).
- 2.3.3. If payment is not forthcoming and following the issuing of two reminder to pay the outstanding debt, the University reserves the right to apply sanctions and follow the debt collection process, details of which can be seen in section 6.
- 2.3.4. The only exception to this is for students on programmes directly commissioned by a third party (e.g. some health-related programmes) and where the programme registration is at the request of an employer. In such circumstances, where sponsorship is withdrawn or payments default, the student will be informed, and, where resolution is not possible, will be withdrawn from the programme without being charged.
- 2.3.5. Where a student is sponsored, it is the student's responsibility to ensure that the university is informed of any update regarding the status of their sponsorship and any relevant information that may result in there being a delay of payment.

- 2.3.6 If an institution, organisation or individual are sponsoring one or multiple students, Bangor University reserves the right to request further information as necessary and manage each student on a case-by-case basis.

### 3. Accommodation fees and related charges debt

- 3.1. Details of how accommodation fees are paid, and the process followed for non-payment of fees are included in the Halls of Residence Terms and Conditions, which can be found on the [Halls website](#).

## 4. Accommodation fees and related charges – Sponsored Students

- 4.1 A student retains ultimate liability for paying any additional fees incurred, whether invoiced or not.
- 4.2 For Accommodation fees, unless specially agreed, it is the student who will be agreeing to abide by the terms and conditions and fee regulations as outlined on the Halls website.
- 4.3 It is the student's responsibility to act as intermediary between the sponsor and the institution to ensure that payment of fees can be facilitated and that both parties have adequate information to ensure timely and adequate payment.
- 4.4 Where a student is sponsored, it is the student's responsibility to ensure that the university is informed to any update regarding the status of their sponsorship and any relevant information that may result in their being a delay of payment to the institution.
- 4.5 If an institution, organisation or individual are sponsoring one or multiple students, Bangor University reserves the right to request further information as necessary and manage each student on a case-by-case basis.

## 5 Other fees and charges

### 5.1 Library charges and fines

- 5.1.1 Details of the issuing of charges on fines are included in the Library and Archives Services Acceptable Use Policy, which can be found on the [Library and Archives website](#).

### 5.2 Other student debt

- 5.2.1 If a student incurs any debt for services or products which the University provides that do not directly relate to tuition, a student must pay their debts in full within 30 days of the invoice date (unless otherwise specified). If the debt is not paid, the University will refer the debt to its Debt Collection Agents.

## 6 Prioritisation of unallocated payments

- 6.1 If a student has debt with the University from several different sources and makes a payment without specifying which fee is being paid, the payment will be applied to tuition fee debt (or debt resulting in academic sanctions) unless otherwise specified.

## 7 Sanctions for indebted students

- 7.1 This policy will be applied equally and consistently to all students who do not pay in line with the agreed payment terms. The University will apply sanctions proportionately and only as a last resort and will ensure it has made all reasonable attempts to obtain payment before applying sanctions.

### 7.2 Reminders

- 7.2.1 Reminders following non-payment will be sent out at the following intervals:

	<b>Tuition Fees</b>	<b>Action</b>
<b>Reminder 1</b>	> 15 days	Pay or contact to set up plan. Admin fee charged
<b>Reminder 2</b>	> 31 days	7 days' notice to pay, or sanctions applied

- 7.2.2 After issuing two reminders to pay an outstanding debt, if no payment is received or an agreed payment plan is not set up, the University reserve the right to apply sanctions onto a student's account.

### 7.3 Sanctions

- 7.3.1 Each reminder will warn of some or all of the sanctions which may be applied if the debt remains outstanding:

	<b>Tuition</b>
<b>Reminder 1</b>	Request for payment or plan to be agreed
<b>Reminder 2</b>	Application of a late payment charge <i>Suspension of access to:</i> <ul style="list-style-type: none"><li>• University buildings;</li><li>• University E-mail;</li><li>• WI-FI on campus;</li><li>• Library borrowing; and/or</li><li>• Tutorial or any method of teaching support.</li></ul>

- 7.3.2 In addition to the reminders issued after each default the University will communicate additional sanctions determined by the level of engagement by the student. This will set out further sanctions and will typically include:

<b>Escalation 1</b>	<ul style="list-style-type: none"><li>• No re-enrolment;</li><li>• Exclusion from all aspects of course, programme, module, project, or study of any kind;</li><li>• No research permitted, no thesis or work will be accepted for assessment;</li><li>• Written results from exam / assessment boards delayed;</li><li>• No arrangement, supervision, or validation of placements;</li><li>• No confirmation in writing of results, certificates, awards, or transcripts; and/or</li></ul>
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	<ul style="list-style-type: none"> <li>• Validation of attendance or student status withheld.</li> </ul>
<b>Escalation 2</b>	<ul style="list-style-type: none"> <li>• Withdrawal and termination of registration from the University;</li> <li>• No visa, UKVI endorsement and application or CAS requests will be provided or supported (if applicable)</li> </ul> <p><b>Final Year Students</b></p> <ul style="list-style-type: none"> <li>• No attendance or participation in graduation / award ceremonies; and/or</li> <li>• References and written evidence of achievements or studies withheld</li> </ul>
<b>Escalation 3</b>	Non-registered students - Notification debt has been referred to debt recovery.

7.3.3 For international students, if a student is studying on a Student Study visa and has not paid their tuition fees (nor set up an acceptable payment plan), the University will remove its sponsorship of the relevant visa, which usually results in the return to their home country.

7.3.4 All students who are no longer registered, due to having completed or been withdrawn from their programme at the end of session/programme, but who are still indebted to the University will be referred to the University's debt recovery agents.

7.3.5 Once the debt has been referred to the University's debt collection agency, the student will also be liable for any other associated costs including, but not limited to administration costs, interest and any associated costs related to debt collection.

7.3.6 Should a student still be indebted once referred to the debt recovery agents, the University may take legal action, which could result in County Court Judgements (CCJs) being applied which can have significant consequences.

## 8 Commercial debt.

8.1 Commercial debt includes all non-student related debt owed to the University or its subsidiaries.

8.2 Payment is due 30 days for the date of the invoice.

8.3 If payment has not been received, Finance Services will undertake the following recovery actions for commercial debts:

Stage 1 >30 days	Reminder 1 to request payment
Stage 2 >45 days	Reminder 2 notifying that they will be referred to a debt collection agency if payment is not received
Stage 3 >60 days	Notification of referral to a debt collection agency
Stage 4 > 90 days	Referral to the debt collection agency.

8.4 If the debt collection agency reports that they are not successful in recovering debts over £1,000 then a Court Order CCJ will be obtained

8.5 The customer will be liable for any associated costs including, but not limited to administration costs, interest and any associated costs related to debt collection and legal action.

## 9 Appeals

- 9.1 If any disputes cannot be satisfactorily resolved, then the student should follow the University's complaints procedure which can be found <https://www.bangor.ac.uk/governance-and-compliance/index.php.en>