



Policy and Procedures from 2018–2019 for the Non- Payment of Tuition Fees

July 2018

Student Finance and Financial Support

Directorate of Student & Academic Services

Policy and Procedures for the non-payment of tuition fees

1. Introduction

We recommend that you read this information carefully as it contains important information about the University's regulations, policies and procedures with regard to tuition fees for undergraduate and postgraduate students. This information explains the University's policy and procedures for the non-payment of tuition fees from academic year 2018-2019 and is reviewed annually.

The policy and procedures for debts incurred in previous academic years are available [here](#).

2. Policy Scope

- 2.1. This policy outlines the arrangements for the payment of student tuition fees and for the recovery of student tuition fee debt, together with the procedures to be applied in the event of non-payment of tuition fees and other sanctions that will be applied in certain circumstances as detailed below.
- 2.2. The policy applies to all students - including part-time, full time, undergraduates, postgraduates, home and international students from academic year 2018-2019 and is designed to ensure that all students are treated fairly and equitably and understand their tuition fee and other related obligations.
- 2.3. Information is also provided on where students can receive guidance and advice.

3. Definitions

For the purposes of this policy:

3.1 Students are defined as persons registered on to any programme of study in the university or at one of its partners where the University of Greenwich is responsible for the collection of the tuition fee.

3.2 Tuition fee debt is defined as an outstanding payment owed to the university in respect of tuition fees. This includes but is not limited to:

- An outstanding prior year tuition fee payment;
- Non-payment of tuition fees for the current year, which have not been paid by an agreed (instalment) date:
- Where a payment is subsequently not honoured by the payee's bank or is reclaimed by the card provider
- Where a sponsor has not made payment or reclaimed payment either in part or of the total fee due.
- Where funding is re-assessed and reclaimed by Student Finance England, SFE EU Team or regional equivalent.

3.3 Non-payment of fees

Non-payment of fees includes but is not limited to:

- Failure to make payments on a due date;

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- Payments made which are subsequently not honoured or are reclaimed;
- Where payments have been made or are due to be made for example by a sponsor or student support or loan provider and either/or
 - the payments are not made by a due date,
 - where the payment(s) have been made they are insufficient to cover the tuition fees due or where they are subsequently withdrawn by the provider;
- Where a student has applied to a student support provider but has failed to provide the necessary documentation to their loan provider and/or does not supply the university with adequate information to substantiate that their application is still being assessed;
- Where a student registers under the provisions for students waiting for a decision from a UK support provider and they are subsequently not eligible for support.

4. Sanctions

This policy also covers the sanctions:

- Which are applied to students' accounts in the event of the non-payment of tuition fees and for tuition fee debts as outlined above;
- Where a payment has been made that is subsequently not honoured or is reclaimed;
- Where students have received support from a funding provider and due to previous study the university would not normally expect them to be eligible for such funds;
- Where a process required as part of students' application for funds (for example, US Federal Aid) has not been completed.

5. Payment of Tuition fees

5.1. Tuition fees should be paid in full at the time of registration in accordance with the current arrangements for paying fees which are updated annually and are available [here](#).

5.2. All payments must be in sterling and can be made in full by BACs, debit card, credit card, by bankers draft or through the university online account (via the Student Portal). Please also see the arrangements for payments by an Approved Sponsor at 5.4.3 and 5.4.4 Payment by an approved non-UK Government Loan provider.

5.3. Under no circumstances will cash, in any currency, be accepted.

5.4. Self-paying students who subsequently have payments not honoured or reclaimed will be charged a £50 administration fee and will also be subject to the sanctions in this document where satisfactory arrangements for the payments of tuition fees is not made.

5.4.1. Self-paying students

If it is not possible to pay the full amount at registration the university will accept two payments: 50% of the outstanding balance after any discounts and deposits are applied at the time of registration and the remaining 50% on or

before the last Friday in January for students whose university official programme entry cohort is September, the last Friday in May for students whose university official programme entry cohort is January and the last Friday in July for students whose official programme entry cohort dates is March/April or May.

Those students who would normally be eligible for a Tuition Fee Loan who opt to pay tuition fees up-front rather than taking out a Tuition Fee Loan, who subsequently fall behind on their second instalment payment of tuition fees, will normally be expected to transfer to the deferred Tuition Fee Loan scheme and request a loan from the Student Loan Company (SLC)/ Student Finance England (SFE) or the regional equivalent to cover the outstanding balance.

5.4.2 Postgraduate new entrants from September 2017 eligible for a loan from Student Finance England

For postgraduate students eligible for a loan from Student Finance England where it is not possible to pay the full amount of tuition fees at registration, as well as the option provided for at 5.4.1 for students whose:

Official programme entry cohort is September, the university will accept payment of 15% of the annual applicable fee at registration. Within 3 weeks of registration, a further payment of 18% of the annual applicable fee, payment of 33% of the annual applicable fee on the last Friday in January, and finally 34% of the annual applicable fee on the last Friday in April.

Official programme entry cohort is January, students will be permitted to pay 15% of the annual applicable fee at registration. Within 3 weeks of registration a further payment of 18% of the annual applicable fee, payment of 33% of the annual applicable fee on the last Friday in April, and finally 34% of the annual applicable fee on the last Friday in July.

Official programme entry cohort is March, April or May, the university will accept payment of 15% of the annual applicable fee at registration. Within 3 weeks of registration, a further payment of 18% of the annual applicable fee, payment of 33% of the annual applicable fee on the last Friday in July, and finally 34% of the annual applicable fee on the last Friday in October.

Students in receipt of a Postgraduate Loan from Student Finance England or regional equivalent, are defined by the University as self-paying and will be required to select the payment options detailed [here](#) in online registration. It is important that you make sufficient financial plans to ensure that you are able to make the payment of tuition fees as required by the university. You will not receive your postgraduate loan payment from your provider until you have made payment of at least 15% of

the applicable annual fee and completed Online Registration and your part two identification and qualification checks for students who are new entrants to a programme of study.

Please note this arrangement does not apply to postgraduate programmes which attract an undergraduate fee and MPhil/PhD students.

5.4.3 Payment by an approved sponsor

If tuition fees are to be paid by an approved sponsor such as a Local Authority, the Student Loans Company, Student Finance England, the National Health Service, an employer, Government or by a Professional Career Development Loan, it is the student's personal responsibility to ensure that fees are paid and that they have undertaken the necessary steps for their fees to be paid by their sponsor.

If you require a visa to study in the UK you are expected to be able to fund the whole of your programme of study yourself to qualify for a Tier 4 visa, unless you have an acceptable official financial sponsor. An official financial sponsor is, for example, a student's home government, the British Council, an international organisation, or a university. Further information for students who require a visa to study in the UK and official sponsor arrangements are available [here](#).

You will be responsible for any fee payments not made by the sponsor. Should the sponsor default on payments or withdraw funding, the responsibility will fall upon the student to pay the fees. Students must contact their [Student Finance Office](#) and make acceptable arrangements to pay as swiftly as possible.

The university reserves the right to decide which organisations or companies they will accept as approved or official financial sponsors.

5.4.4 Payment by an approved non-UK Government Loan provider

Students who are in receipt of an approved non-UK Government loan for the payment of tuition fees, for example US Federal Aid, will be expected to undertake all the steps necessary for us to be able to issue them with the relevant paperwork so that their tuition fees may be paid and so that the university may fulfil its obligations to the loan provider.

Should there be a default on payments or the amount of loan received is insufficient to cover the tuition fees due at that time, the responsibility falls upon the student to pay the fees and students must contact their local [Student Finance Office](#) and make acceptable arrangements to pay as swiftly as possible.

The university reserves the right to decide which loan providers they will accept as approved.

5.5.5 Students who have applied for an undergraduate tuition fee loan from Student Finance England or its regional equivalent who have not yet received a decision

Where we have not received a decision from the appropriate student support provider as to whether a student needs to pay their own fees or whether their student support entitlement package will provide a fee provision for the academic year or part thereof, undergraduate students will normally be permitted to register under the arrangements outlined [here](#) under awaiting confirmation for fee support. Should the support provider advise that the student is not eligible for support or the student fails to provide satisfactory documentary evidence that their application is still being assessed the student will become subject to the procedure and sanctions for the non-payment of tuition fees until acceptable arrangements are made for their fees to be paid.

6. Financial support and advice

Information, advice and guidance is available to students on a wide range of student financial matters including outstanding tuition fee payments, and students can contact the Student Finance advice team at the university. Details about our services are available [here](#) and you are also welcome to [contact us](#).

Independent advice is also available from the Students' Union University of Greenwich (SUUG) and from Greenwich and Kent Student Unions Together (GK Unions) for students studying at the Medway Campus. Further details of their services are available from:

Students Union University of Greenwich
<https://www.suug.co.uk/welfare/>

Greenwich and Kent Student Unions Together
<http://www.gkunions.co.uk/advice/>

7. Students with unforeseen circumstances

Students who are experiencing unforeseen financial difficulties in paying their tuition fees after they have registered onto the programme for that academic year should seek help at the earliest possible opportunity. We can then discuss with you what your options may be and see if there is assistance that can be provided to you. You could also contact your Students' Union for advice (see 6 Financial Support and Advice) if you are experiencing financial difficulties.

The University will be sympathetic and will assist where it can, however, the quality of teaching is dependent upon funding and the university must therefore act to recover all outstanding debts.

In exceptional circumstances, which are supported by documentary evidence, a student may be permitted to defer payments. These arrangements may only be made by the Student Finance & Financial Support Team following individual consultation and negotiation.

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Students should normally submit a letter to the campus Finance Manager/Advisor at their campus Student Centre.

This letter must include the following:

- Student's Banner ID
- Student's full current postal address
- Student's University of Greenwich e-mail address
- Reasons why they are unable to pay their tuition fee on the due date and specify the date by which they will make the payment.
- Explain why sufficient funds will be available at this time. This must be supported by third party documentary evidence.

Letters from friends or relatives are not acceptable if presented as the only evidence.

Should a student wish to discuss their situation with a Finance Manager/Advisor an appointment can be made.

Students will normally receive a reply from the Finance Manager/Advisor in writing advising one of these options:

- An acceptance of proposal with conditions or,
- A decline letter or,
- A request for further information or to attend an appointment.

Students whose requests are declined may appeal in writing to the Senior Student Finance Manager or their nominee whose decision will be final.

Any exceptional payment agreements given to students will normally have the standard due payment date as the last working day of the month in which it has been agreed that the payment should be made. Should the re-negotiated payment date not be met, any exceptional payment agreement made will be cancelled, the full outstanding balance will be due and students will fall under the sanctions for the non-payment of tuition fees as detailed below. Students will not normally be permitted to carry tuition fees into the next academic year. We will aim to answer such requests within 15 working days, so students are advised to contact us as swiftly as possible to avoid unnecessary sanctions being applied to their accounts.

8. Sanctions for the non-payment of fees

8.1 Transcripts/certificates - Transcripts or certificates of assessment results will not be provided to students who owe tuition fees to the University.

8.2 Registration

Students with a prior year debt or debt from a previous programme will not be allowed to re-register until acceptable arrangements are made for this debt to be cleared in full. They will then be required to make payments to register as provided

for in the guidance for the in the [Tuition Fee Policy and Procedures](#) and the [University Principal Conditions of Registration](#).

Students who are not permitted to register due to outstanding tuition fee payments should also note that there is an annual closure dates for registration. Students who make acceptable arrangements for the payment of fees after this date will also be subject to the late registration procedures of the university and may be too late to resume studies for that academic year and should contact their Faculty swiftly to discuss this.

8.3 Students withdrawn for the non-payment of tuition fees who make payments after they have been withdrawn from their programme for the non-payment of tuition fees may be reinstated to their programme of study subject to the consent of the university and are urged to contact their Faculty as a matter of urgency regarding this.

8.4 Attendance at graduation

Students who have not paid their tuition fees in full will not normally be allowed to attend the university's Graduation ceremonies.

8.5 External debt agencies - Once a student has left the university should they have tuition fees outstanding the university will reserve the right to refer the debt to an outside collection agency.

8.7 Sanctions for the failure of a payment to be honoured by the payee's bank or where a payment is reclaimed

Where a payment by card or cheque is not honoured on the first presentation or is subsequently reclaimed a £50 charge is payable as well as the outstanding fee payment.

Students will be written to at the address we hold for them on the student records system and advised that any subsequent payments will need to be made either in person at Campus with a card which requires a PIN number to make payments or by presentation of a banker's draft. Students may also pay funds directly to our bank and they will then need to attend campus with satisfactory proof of the transfer so that we may reactivate their account as appropriate. Information on how to pay fees is available [here](#).

Students will also be advised in the letter that an immediate restriction has been placed on their account which will limit their access to certain university services, for example Library and Computing and the ability to access BannerWeb (this will prevent students from: accessing coursework header sheets and the ability to hand-in/electronically submit coursework, obtaining student letters for bank or building societies, students will also be unable to view their academic profile, grades, marks, etc. on line), until acceptable payment has been made as above.

Students who make any further or multiple payments that fail to be honoured or are reclaimed will also be asked to make an appointment to see the Senior Student Finance Manager or their nominee. Student's access to certain services as described above will not be resumed until an appointment has been attended and satisfactory arrangements are in place for the payment of the tuition fees in question.

8.8 Sanctions for failure to respond to University correspondence that affects the payment of fees

8.8.1 Student Support eligibility

Stage 1

Where a student has received an award from a student funding provider (for example, Student Finance England), and due to previous study the university would not normally expect to receive a tuition fee loan payment, the student will be sent an email advising that they need to contact a campus Student Finance Manager/advisor or their nominee within 14 days of the date of the email and either provide documentation that substantiates their eligibility as requested by the university or make acceptable alternative arrangements for the payment of the tuition fees due.

Stage 2

Students who fail to substantiate their eligibility, make acceptable arrangements for the payment of the tuition fee due or respond to the email they have been sent will be sent a letter to the postal address we hold for them in the student records system advising that they need to contact a Student Finance Senior Manager or their nominee within 7 days of the date of the email/letter and either provide documentation that substantiates their eligibility as requested by the university or make acceptable alternative arrangements for the payment of the tuition fees due.

Students who fail to substantiate their eligibility, make acceptable arrangements for the payment of the tuition fee due or respond to the letter they have been sent will have their Tuition Fee Loan payment rejected by the university and students will then be subject to the procedures and sanctions at 8 and 9 for non-payment of tuition fees.

8.8.2 Sanctions to be applied where students applying for non UK Government funded loans fail to undertake all the steps necessary for us to be able to issue them with the relevant paperwork so that their tuition fees may be paid and/or so that the University may fulfil its obligations to the loan provider.

Stage 1

Where a student has failed to undertake the steps necessary for us to be able to issue them with the relevant paperwork so that their

tuition fees may be paid and/or so that the university may fulfil its obligations to the loan provider will be sent an email advising that they need to contact a campus Student Finance Manager/Advisor or their nominee within 14 days of the date of the email and undertake the necessary steps required or make an acceptable alternative arrangement for the payment of the tuition fees due.

Stage 2

Students who fail to undertake the necessary steps required or make an acceptable alternative arrangement for the payment of the tuition fees due or respond to the email they have been sent will be sent a letter to the postal address we hold for them in the student records system advising that they need to contact a campus Student Finance Manager/Advisor or their nominee within 7 days of the date of the email and undertake the necessary steps required or make an acceptable alternative arrangement for the payment of the tuition fees due.

Students who fail to undertake the necessary steps required, make an acceptable alternative arrangement for the payment of the tuition fees due or respond to the letter they have been sent will have a restriction placed on their account. This restriction will limit their access to certain University services, for example the ability to access BannerWeb (this will prevent students from: accessing coursework header sheets and the ability to hand-in/electronically submit coursework, obtain student letters for bank or building societies, students will also be unable to view their academic profile, grades, marks, etc. on line), Library and Computing until they either complete the necessary steps as requested by the university or make acceptable alternative arrangements for the payment of the tuition fees due. In certain circumstances this will mean that we will be unable to release loans to tuition fee accounts and students will be subject to the procedures and sanctions at 8 and 9 for non-payment of tuition fees.

Student's access to certain services as described above will not be resumed until they either complete the necessary steps as requested by the university or make acceptable alternative arrangements for the payment of the tuition fees due.

8.7 The University will set a threshold each year for tuition debts above which the sanctions detailed at section 9 will apply. Students who have a debt under this threshold who remain in debt at the end of the academic year will be sent an email and will not be permitted to re-register, receive their transcript or certificate or attend their graduation ceremony until acceptable arrangements for payment have been made; students are therefore advised to check their tuition fee accounts regularly.

Students can check their tuition fee accounts and make online payments via the portal.

How to make payments online:

- Log in to the Student portal
- Navigate to the 'My Support' tab
- Click the link on the left 'pay fees online'
- Select the option: 'Check accounts, Make online payments'

9. Procedures and Sanctions for the non-payment of tuition fees

Stage 1

Students will be sent an email or letter advising them of their outstanding obligation to the university with a link to the Student Portal where they can check the balance of their student account statement. Access to computer and library facilities will be restricted in 7 days' time.

Students who make payment in full or receive an exceptional payment plan will have their access reinstated as swiftly as possible.

Stage 2

Students who have failed to pay the fee due or obtain an exceptional payment plan will be sent a second email or letter advising them of their outstanding obligation to the university with a link to the Student Portal where they can check the balance of their student account statement.

If after 7 days from the date of the second email or letter the student has either failed to pay the fee due or agree an exceptional payment plan the student will have their BannerWeb access removed, this will prevent students from: accessing coursework header sheets and the ability to hand-in/electronically submit coursework, obtaining student letters for bank or building societies, students will also be unable to view their academic profile, grades, marks, etc. on line.

Students who make payment in full or receive an exceptional payment plan will have their access reinstated as swiftly as possible.

Stage 3

Students who fail to respond under stages 2 and 3 above, who have failed to pay the fee due or obtain an exceptional payment plan will be sent a letter and a statement. This will advise them of their outstanding obligation to the university.

The letter will state that those students, who fail to pay their tuition fee in full or make an exceptional payment plan with the university within a further 7 days, will be withdrawn for the non-payment of tuition fees and the relevant authorities informed.

Stage 4

7 days after the letter has been sent at stage 3, students who have failed to pay the fee due or obtain an exceptional payment plan, will be sent a final letter and have their

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details sent to the Director of Student & Academic Services and the Director of Finance where they will consider if the student is to be withdrawn for the non-payment of tuition fees.

Students who are to be withdrawn will be sent an 'intention to withdraw' letter, advising them of the date they are due to be withdrawn, should they not make payment in full or receive an exceptional payment plan during the intervening period.

Students who make payment in full or receive an exceptional payment plan before the withdrawal process will have their access to services reinstated.

10. Correspondence

All email correspondence will be sent to the student's University of Greenwich email account. Students are advised therefore to check their university email account regularly as the main channel for email communication from the university.

All letters will be sent to the address we hold for the student on the student record system students are therefore advised to make sure that they keep the addresses provided to the university regularly updated.

11. Data Protection - no part of this policy or procedure shall preclude a student or persons no longer studying with us from making a formal request to see data held on them. Further information on data subject rights is available [here](#).

12. How to pay tuition fees

Details of how to make tuition fee payments to the University are available from:

<http://www2.gre.ac.uk/current-students/student-finance>