



Policy and Procedures from 2019-20 for the Non-Payment of Tuition Fees

February 2019

Student Finance and Financial Support

Directorate of Student & Academic Services

Policy and Procedures for the non-payment of tuition fees

1. Introduction

We advise 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 from academic year 2019-2020

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

2. Policy Scope

These policy and procedures cover:

- How to pay your tuition fees to the University
- The procedures to be applied in the event of that tuition fees are not paid when they are due
- What steps the University will take to recover tuition fees owed to us and the sanctions that will be applied

2.2. The policy applies to all students - including part-time, full time, undergraduates, postgraduates, home and international students from academic year 2019-2020 and is designed to ensure that all students are treated fairly and equitably and understand their tuition fee and other related obligations to the University.

2.3. Information is also provided on where students can receive guidance and advice.

2.4. For the avoidance of doubt, this policy and procedures do not apply to debts (e.g. for student accommodation) which are not in respect of tuition fees.

3. Definitions

For the purposes of this policy:

3.1 Students are persons registered on to any programme of study at 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 an outstanding payment owed to the university in respect of tuition fees, this includes but is not limited to:

- An outstanding tuition fee payment from a previous year or programme of study;
- Non-payment of tuition fees for the current year, which have not been paid by an agreed (instalment) date:

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

- Failure to make payments on a due date;
- Payments made which are subsequently not honoured or are reclaimed; for example when a cheque has been written to us and the bank cannot

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pay the university the money as there were not enough funds in the account.

- Where payments have been made or are due to be made, for example by a sponsor or student support or student loan provider, and either of the following circumstances apply:
 - 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 the 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 government support provider and they are subsequently not eligible for support;
- Where funding is re-assessed and reclaimed by Student Finance England, SFE EU Team or devolved regional equivalent.

3.4 This policy explains the sanctions:

- Which are applied to students' accounts in the event of the non-payment of tuition fees;
- 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.

4. Payment of Tuition fees

4.1. Tuition fees must be paid in accordance with the current arrangements for paying fees which are updated annually and are available [here](#).

4.2. 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 available: for the [Federal Aid Programme](#) for USA students; for students whose fees are being paid by an [approved sponsor](#) or a Tuition fee Loan by [Student Finance England](#) (or devolved regional equivalent).

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

4.4. Self-paying students who subsequently have payments not honoured or reclaimed will be charged a £50 administration fee. Where satisfactory arrangements for the payment of tuition fees are not made, the applicable sanctions set out in this policy and procedures will also apply.

5. 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

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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 Greenwich Students' Union for students studying at Avery Hill and Greenwich, and Kent Student Unions Together (GK Unions) for students studying at the Medway Campus. Further details of their services are available from:

Greenwich Students' Union Advice Team

<https://www.greenwichsu.co.uk/advice/>

Greenwich and Kent Student Unions Together

<https://www.gkunions.co.uk/advice/aboutus/>

6. 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 can also contact your Students' Union for advice if you are experiencing financial difficulties (please see section 5 Financial Support and Advice).

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.

Students should normally submit a letter to the Student Finance Team at their campus Student Centre.

This letter must include the following:

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

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

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Should a student wish to discuss their situation with a Finance Adviser at the University an appointment can be made.

Students will normally receive a reply from Student Finance in writing advising one of the following:

- An acceptance of the student's 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.

7. Procedures and sanctions applied for the non-payment of tuition fees

Stage 1

Students will be sent an email advising them that they have outstanding tuition fees due 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' from the date of the email.

Students who make payment in full or receive an agreed exceptional payment plan will have their access to computer and library facilities 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 that they have outstanding tuition fees due to the university with a link to the Student Portal where they can check the balance of their student account statement.

If after 7 calendar days from the date of the second email the student has either failed to pay the fee due or agree an exceptional payment plan, a restriction will be placed on their account which will limit their access to certain university services, for example library and computing and viewing their student record via the Portal. This will prevent

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students from: accessing coursework header sheets; the ability to hand-in/electronically submit coursework; obtaining student letters for bank or building societies; view their academic profile, grades, marks, etc. on line, until acceptable payment has been made.

Students who make payment in full or receive an exceptional payment plan will have their access to services 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 failed to obtain an agreed exceptional payment plan will be sent a letter and a statement. This will advise them of their outstanding tuition fees due to the university

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

Stage 4

7 calendar 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 details sent to the Director of Student & Academic Services and the Director of Finance who 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 have an exceptional payment plan agreed during the intervening period.

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

8. Procedures and sanctions applied when a payment is not 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 via email and advised:

- 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 viewing their student record via the Portal; this will prevent students from: accessing coursework header sheets; the ability to hand-in/electronically submit coursework; obtaining student letters for bank or building societies; view their academic profile, grades, marks, etc. on line, until acceptable payment has been made.

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- 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. Funds can also be paid directly to the university bank account and students will then need to attend campus with satisfactory proof of the transfer so that we may reactivate their account as appropriate. Further information on how to pay fees is available [here](#).

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. Students' 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.

9. Procedures and sanctions applied for failure to respond to University correspondence that affects the payment of fees

9.1. Eligibility for Student Support

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/adviser or their nominee within 14 calendar 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 advising that they need to contact a Student Finance Senior Manager or their nominee within 7 calendar 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.

Stage 3

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 sections 7 and 10 for non-payment of tuition fees.

9.2 Non UK Government funded loans

Stage 1

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Where students are applying for non UK Government funded loans and they 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, they will be sent an email advising that they need to contact a campus Student Finance Manager/Advisor or their nominee within 14 calendar 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 respond to the email and undertake the necessary steps required or make an acceptable alternative arrangement for the payment of the tuition fees due within 14 calendar days will be sent a letter advising that they need to contact a campus Student Finance Manager/Advisor or their nominee within 7 calendar 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 3

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 within 7 calendar days will have a restriction placed on their account.

This restriction will limit their access to certain University services, for example library and computing and viewing their student record via the Portal; this will prevent students from: accessing coursework header sheets; the ability to hand-in/electronically submit coursework; obtaining student letters for bank or building societies; view their academic profile, grades, marks, etc. on line, 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 sections 7 and 10 for the non-payment of tuition fees. Students' access to 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.

10. General sanctions applied for the non-payment of fees

- **Transcripts/certificates** - Transcripts or certificates of assessment results, Higher Education Achievement Reports (HEAR) and confirmation of study letters/emails will not be provided to/for students who owe tuition fees to the University.

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- **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 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 are 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.

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.

- **Attendance at graduation**

Students who have not paid their tuition fees in full will not be allowed to attend the university's Graduation ceremonies, until the debt is paid in full. Once the debt has been cleared students should contact awards@gre.ac.uk to see if it is possible for them to attend a future ceremony.

11. 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.

12. Annual threshold for tuition fee debts

The University will set a threshold each year for tuition debts above which the sanctions detailed at section 7 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 as per the information at section 10.

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'

13. 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.

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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.

14. **Data Protection** - no part of this policy or procedure shall preclude a current or former student from making a formal request to see data held on them. Further information on data subject rights is available [here](#).