



Student Debt Policy and Procedure – 2023/24

Date approved: 15/09/23
Approved by: SMT
Responsible Manager (s): Financial Controller
Executive Lead: Vice Principal – Finance and Planning

Applicable to staff: Yes
Applicable to students: Yes
Accessible to students: Yes
Accessible to general public:
(including clients) Yes

Consultation

Consultation undertaken with	Date:
• Student Union	09/05/23 Approved
• AMT	07/09/23 Approved
• CCMT	09/06/23 Approved
• SMT	15/09/23 Approved

Policy review frequency: Annual

Contents:

1.	Scope and purpose of the policy	3
2.	Policy statement	3
3.	Student Responsibility	3
4.	Debt Management process	4
5.	Implications for non-payment of academic debt	5
6.	Alternative payment arrangements (Payment Plans)	5
7.	Calculation of tuition fee liability	6
8.	Accountability	7
9.	Right of Appeal	7
10.	Key dates	8
11.	Linked Policies	8
12.	Linked Procedures	8
13.	Impact Assessment	9

1. Scope and purpose of policy

This document specifically relates to academic debt. Academic debt is defined as tuition fee liability and examination re-sit fees where applicable.

The term student should be taken to mean both student and apprentice in this policy.

This document details Blackpool and The Fylde's (B&FC) expectations and procedures for the collection of academic debt owed by any student or former student of B&FC, which thus enables B&FC to treat all students fairly.

The purpose of this document is to clearly explain in a transparent and accessible way B&FC's approach to outstanding academic debt and what steps students should take to avoid recovery action.

2. Policy statement

In order to safeguard the high standards of learning and teaching through ongoing investment and good financial management, it is important that B&FC can collect monies owed to it. B&FC will therefore make every reasonable effort to ensure that monies owed are collected in a reasonable and fair manner.

Whilst this Policy sets out the timescales for payment and sanctions for non-adherence, B&FC recognises that, in some circumstances, students may face financial hardship which will impact on their ability to pay. B&FC takes the welfare of its students seriously and can offer a variety of guidance, support and assistance and will do so as appropriate. Should any student find themselves in financial difficulty, it is imperative that they contact their Head of Curriculum who can direct them to advice and support within B&FC.

3. Student Responsibility

All students are responsible for ensuring they have arrangements in place to pay their agreed tuition fees (academic debt) when enrolling at B&FC. If for any reason circumstances change and a student finds themselves unable to pay their fee, they must contact the credit control team creditcontrol@blackpool.ac.uk as soon as possible.

As part of the annual review process a draft version of this policy is reviewed by the Student Union.

3.1 Student Finance England Tuition Fee Funding

Where a student is relying upon tuition fee funding from Student Finance England by way of a Higher Education or Advanced Learner Loan, the student themselves must ensure they meet the requirements of Student Finance England.

Should a student fail to secure tuition funding from Student Finance England, that student must notify B&FC immediately in order to agree an alternative payment arrangement. Failure to do so could result in withdrawal of services and B&FC implementing debt recovery procedures.

3.2 Self- funding

Where a student enrolls on the basis that they will self-fund, a payment plan will be agreed with the student at the point of enrolment. It is then the responsibility of the student to adhere to the agreed payment plan.

Should the student fail to adhere to make the agreed payments it is the student's responsibility to immediately notify B&FC. Failure to do so could result in withdrawal of services and B&FC implementing debt recovery procedures.

3.3 Sponsored students

A student is classed as a sponsored student if they are funded by their employer, government or any other recognised organisation. Parents, guardians, family members or friends cannot be classed as sponsors.

Where a student has confirmed that they will be funded by a sponsor it is the student's responsibility to provide proof of sponsorship at the point of enrolment in order for B&FC to invoice the sponsor directly.

In the event of a sponsor failing to meet their financial obligations, a student will be offered the opportunity to source alternative funding to cover the outstanding fees if they wish to continue with their programme of study. If no alternative funding can be arranged B&FC will decide whether a student may continue with their studies.

Recovery of sponsorship debt will be recovered in line with [B&FC Tuition Fee Payment Policy](#)

4. Debt management process.

Tuition fee debt will be calculated in line with [B&FC Tuition Fee Payment Policy](#)

Correspondence relating to outstanding academic debt will be sent to the following contact details:

1. Personal email address
2. Local postal / term time address (if applicable)

If no response the following will then be used if also available:

3. Student email address
4. Registered home postal address

In circumstances where a student has failed to meet their financial obligations to B&FC, the following debt recovery process will start:

Days (from due date)

Up to 7 days after default

Action

Letter 1

A first debt letter is sent to the student's contact details advising the student that the debt remains unpaid, stating the outstanding academic debt and asking the student to contact the credit control team to discuss repayment.

Up to 14 days after first letter

Letter 2

A second letter is sent to the student's contact details reminding the student that the debt

remains unpaid, who to contact and next steps should a resolution not be agreed by credit control within 7 days. Failure to respond or arrive at a resolution will result in referral to a third party debt management agency.

Withdrawal confirmation

Withdrawal letter

Once withdrawal is confirmed by the withdrawal panel a withdrawal letter will be issued to the student from the Head of Registry confirming this decision.

5. Implications for non-payment of academic debt

Whilst the academic debt remains unpaid the following sanctions can be applied:

- **Withdrawal of programme of study**

Where the academic debt remains unresolved B&FC reserves the right to withdraw the student from their programme of study and this would be confirmed by the issue of a standard withdrawal letter from the Head of Registry. In such cases a student would not be able to attend classes or access B&FC's facilities.

- **Documentation, awards and ceremonies**

Certificates may be withheld where the awarding body is not a member of JCQ. Students with outstanding debt may not be entitled to receive any awarding body letters of commendation or be nominated for any B&FC internal award until the debt is resolved. Higher Education students with any outstanding academic debt will not normally be permitted to attend the graduation ceremony or graduate from B&FC.

- **Referral to third party debt management agency**

B&FC reserve the right to refer outstanding academic debt to a third party debt management agency, who will contact the student or their sponsor directly. If still unresolved B&FC may then refer the instance to the County Court.

- **Referral to County Court**

If B&FC refer the case to County Court, it will usually seek to recover all related costs in addition to the unresolved debt balances. This may result in a County Court Judgement (CCJ) being registered and could adversely affect the individual's credit rating.

- **Progression and readmission to study**

Students with outstanding academic debt will be required to agree a resolution with B&FC before an offer of progression or readmission can be confirmed.

6. Alternative payment arrangements (Payment Plans)

If a student can evidence that they are unable to meet their agreed financial obligations, B&FC may consider payment plans to support the continuation of their studies. However, B&FC reserves the right to decline or withdraw an agreed payment plan at its discretion.

6.1 Instalment plans by direct debit and other agreed payment methods

Normally, a direct debit will be required to be set up using the bank account details provided at the point of enrolment and payment will be collected on or around the agreed date. Confirmation of the payment plan will be sent to the student once the plan has been processed. Further information regarding B&FC payment plans can be found under the [B&FC Tuition Fee Payment Policy](#)

As above, the dates are “due by” dates and are not normally adjustable. However, B&FC may agree to an amendment in certain circumstances. Cases for adjustment must be made to the credit control team creditcontrol@blackpool.ac.uk and will be considered on an individual basis. The student may also be required to provide supporting evidence within 10 working days where a request for an adjustment has been made.

6.2 Direct Debit Mandates

Following notification that an agreed direct debit payment has not been paid, B&FC will contact the student. The steps to resolve will depend on the reason for failure as defined below:

- **Insufficient funds** – upon notification, the credit control team will make contact with the student for payment or agree to re-collect the instalment on a specified date.
- **Mandate cancelled** - In the event that a mandate is cancelled by the student without prior notice, debt collection procedures will start and the student may not be permitted to attend classes or access B&FC resources.

6.3 Other agreed payment methods

A reminder will be sent to the student by email approximately one week before the due date highlighting that the instalment is about to become due for payment.

6.4 Additional Administration Fees

In addition to the £25 administration fees applied for non-payment of tuition and payment plans, as detailed above, B&FC reserves the right to apply the following charges:

- £25 per returned cheque payment.
- £25 per stopped cheque.

7. Calculation of tuition fee liability

7.1 Tuition Fee Liability - Withdrawal of services

A student will continue to be charged tuition fees until such time as a request to withdraw is submitted through the B&FC withdrawal system. The decision to submit a withdrawal request for non-payment of tuition fees lies with the Head of Curriculum and is subject to due diligence checks with the credit control team to ensure that the fee collection process has been implemented correctly and that there are no circumstances that may prevent withdrawal.

The student's last recorded date of attendance will be the date used when calculating

a final fee liability.

7.2 Appeals process

If a student wishes to contest any decision related to this policy, the student must email ypsupport@blackpool.ac.uk within 10 working days of the decision being issued, clearly stating the grounds of the appeal. The Vice Principal for Finance and Planning will review the student's ground of appeal and respond within 10 working days. If for any reason this is not possible, the Vice Principal will write to the student advising of the revised timescale. The Vice Principal's decision concludes the appeals process within this policy.

7.3 Procedure after withdrawal from study is confirmed.

Once a student's withdrawal status has been updated on the Student Record system, a final fee liability will be calculated. Any adjustments can take up to 4 weeks to be reflected on the B&FC student account. B&FC is also obliged to inform Student Finance England via a change of circumstance report where it is appropriate to do so and this may affect any entitlement to maintenance loans or grants.

7.4 Refunds

Refunds will be made in accordance with the B&FC Refund Policy. B&FC reserve the right to deduct any non-academic debt outstanding from any refund due.

8. Accountability

It is the responsibility of:

- the student to:
 - ensure that they can meet the requirements of their financial agreement with B&FC
 - actively engage with creditcontrol@blackpool.ac.uk to promptly resolve outstanding debts
- the Accounts Receivable Supervisor within the credit control team to:
 - actively engage with students to resolve outstanding debts
 - implement any agreed instalment plans and to administer the fee collection process
 - provide Heads of Curriculum with regular updates on any outstanding Student Debt within their curriculum area
 - refer unresolved debt to external debt recovery service
- the Head of Curriculum Area to:
 - discuss debt resolution with student
 - submit the automated withdrawal request and communicate withdrawal to the student in writing
- the Financial Controller to:
 - ensure students are aware of outstanding fees
 - consider applications to change agreed payment terms
 - escalate cases of debt risk to B&FC stakeholders
 - authorise referral of unresolved debt to external debt recovery service
- the Credit Control Team to update EBS including alerts to prevent student progression and enrolment on other programmes of study until outstanding debts are resolved

9. Right of Appeal - Withdrawal from Programme of Study

The purpose of this stage is to allow the student to add any mitigations that were not communicated at the point of withdrawal from the programme of study. The student may appeal against the decision in writing to the Vice Principal – Finance and Planning within 14 days of a withdrawal letter being issued by the Head of Registry.

During this time, the student will not be permitted to attend B&FC until the appeal has been resolved. An appeal can only be made on the following grounds:

1. There are mitigating circumstances or evidence which were not made known to the Head of Curriculum at the time of withdrawal.
2. Unfair discrimination is alleged.
3. The correct procedure was not followed.

Students who wish to appeal the withdrawal of services due to non-payment of academic debt may write to the Vice Principal – Finance and Planning who will review the written appeal together with any other associated evidence or documentation. After consideration of the Appeal, the Vice Principal – Finance and Planning may:

1. Approve the earlier decision.
2. Replace the earlier decision with a more appropriate resolution.

The Vice Principal – Finance and Planning will inform the student of a decision at the appeal hearing or within five working days in writing.

10. Key Dates

13 th Nov 2023	Initial debt letters for outstanding fees issued to students	Sales ledger constantly engage with all student debtors. The level of student engagement in these discussions will affect at what point cases are referred to B&FCs external debt management partner.
17 th Nov 2023	List of student debtors sent to budget holders	
20 th Nov 2023	Curriculum Head, Manager or Personal Tutor to discuss with student debtor	
24 th Nov 2023	Updated list of student debtors sent to budget holders	
27 th Nov 2023	Final debt letters for outstanding fees issued to students Curriculum Head, Manager or personal tutor to discuss with student debtor	
1 st Dec 2023	Updated list of student debtors sent to budget holders	
4 th Dec 2023	Curriculum Head, Manager or Personal Tutor to discuss with student debtor	
8 th Dec 2023	Updated list of student debtors sent to budget holders	
11 th Dec 2023	Curriculum Head, Manager or Personal Tutor to discuss with student debtor	
15 th Dec 2023	Student debtor withdrawal list agreed and submitted	
12 th Jan 2024	Student debtor withdrawal letters issued	

11. Linked policies

- B&FC Terms and Conditions
- Student Learning Agreement / Contract
- Financial Regulations

- Tuition Fee Payment Policy
- Refund Policy
- Late Returns and Fines Policy
- Compliments, Complaints and Feedback Policy

12. Linked procedures

- Financial Policies & Procedures
- Late Returns and Fines Procedures
- Compliments, Complaints and Feedback Procedure

13. Impact Assessment

Impact Assessment for the 4 strands of Equality, Safeguarding, Health and safety and Sustainability				
Initial Form to be completed with Risk Assessments or as part of a proposal or change to a policy, plan or new way of working				
Title of Activity: Student Debt Policy and Procedure Name and title of proposer: Steve Yeoman – Financial Controller				<input type="checkbox"/> New or <input checked="" type="checkbox"/> Revision <i>(tick as appropriate)</i>
Equality and Diversity.				
Are there students, apprentices, other customers, community/stakeholders, and/or colleague concerns that the proposed policy, project or change may be discriminatory or have an adverse impact on people with protected characteristics?				
A	Students/Apps/Customers	Yes		If so, how many individuals / which groups of are likely to be affected? • (Disability) Mental health need • Socio Economic deprivation indicators
B	Community/stakeholders	No		
C	Colleague	No		
Equality group	Positive impact High Low None	Negative impact High Low None	Reason / comments for positive impact why it could benefit any /all of the equality groups	Reason /comments for negative impact /what could disadvantage any/ all of the equality groups
Sex	None	None		
Gender reassignment (Male/ female/ Non-binary/ Transgender)	None	None		
Age	None	None		
Race or ethnicity	None	None		
(Disability) Learning difference	None	None		
(Disability) Physical and/or sensory	None	None		
(Disability) Mental health need	None	Low		B&FC must ensure that any such declaration is supported with an appropriate level of AIG and SSWI assessment prior to entering into a financial agreement.
Sexual Orientation	None	None		
Religion and Belief	None	None		
Marriage and civil partnership	None	None		
Pregnancy and maternity	None	None		
Carers/care experienced	None	None		
Socio Economic deprivation indicators	None	Low		Prospective students must be clear of the financial liabilities they are entering into and the support options B&FC is able to offer.
What changes or actions do you recommend to improve the service, project, policy, or change to eradicate or minimise the negative impacts identified? Who will be responsible for monitoring these actions? The ability to pursue debt management is undermined where B&FC cannot evidence that appropriate advice and guidance and SSWI assessment has taken place in advance of a financial arrangement being entered into.				
Have students, apprentices/other customers, communities and/or colleagues been consulted in the review / proposed change? Student Union – yes.				
A	Students/Apps/Customers	Yes		
B	Community	No		
C	Colleague	Yes		

	If yes, who and how many have you involved and how have they been involved?	The Policy/Procedure has been reviewed by Student Union, AMT, CCMT. Final approval is required to come from SMT.
Safeguarding: Are there any aspects of this proposal which could cause a Student/member of staff/visitor to feel unsafe? If yes, how has this been considered? What are the risks? What are the benefits?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Health and Safety: Have any risks been identified? If yes, how has this been considered? What are the risks? What are the benefits?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Sustainability: Are there expected benefits or impacts on sustainability issues? If yes, how have these been considered?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Evidence: What evidence do you have for your conclusions and expectations for these conclusions? How will this impact be monitored for all these considerations?		
Is this policy of a high/medium or low risk?	<input type="checkbox"/> High <input type="checkbox"/> Medium <input checked="" type="checkbox"/> Low	