
DEBTOR POLICY AND PROCEDURE

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Related Document: Tuition Fees Policy



CARDIFF METROPOLITAN UNIVERSITY

Debtor Policy & Procedure

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Section 1 – Tuition Fees and other Academic Related Charges

1.1 Introduction

Information on Tuition Fees and Payment Options is made available on the Cardiff Met Fee Website during October prior to the commencement of each Academic Year (the following September):

www.cardiffmet.ac.uk/study/finance

Once Enrolment has been completed the student would be liable for the appropriate tuition fee charge; the University's Terms & Conditions are accepted when confirming 'Offer'. Fee specific regulations are highlighted on the above web page and also in Section 2 of the Student Handbook.

1.2 Home/ EU Students

Once enrolled, the student will be deemed to be self-financing until evidence is provided of third party funding; written confirmation from sponsor must be provided if not SLC funded.

If the SLC is providing assistance towards tuition fees, this information will be obtained directly from the Student Finance database; **NB** details will only be provided when an application is complete and the signed declaration returned to the SLC.

If self-financing, the tuition fees are payable as soon as the enrolment process is completed, unless the student has elected to pay by instalment via Direct Debit

An Invoice/ Statement will be sent to the registered correspondence address shortly after the enrolment period outlining the financial liability with the University.

1.3 International Students

Once enrolled, the student will be deemed to be self-financing until evidence is provided of third party funding; written confirmation from sponsor should be provided prior to enrolment.

Self-Financing students must make a minimum upfront payment of 60% of the total fee for that academic year at time of enrolment; if this is not made, the debtor sanctions (Section 1.7) will immediately apply. Any balance after the enrolment period will be subject to a 5% administration charge.

The remaining balance of the tuition fees after the enrolment period will be payable within 4 months of the recorded enrolment date.

An Invoice/ Statement will be sent to the registered correspondence address shortly after the enrolment period outlining the financial liability with the University.



1.4 Sponsored Students

As long as written proof of sponsorship has been provided, an invoice will be sent to the sponsor after the enrolment period allowing 30 days for payment.

If the fee remains unpaid after 30 days, a reminder will be sent (and E-Mailed if address available) to advise that payment is overdue.

If the fee still remains unpaid 21 days after this, a Final Notice will be sent to the sponsor requesting immediate payment.

Unless the charge is queried at this point, the charge will be removed from the sponsor account and the student will be deemed as self-financing and follow the debtor sanctions outlined in Section 1.7.

The only exception will be for sponsors funding the tuition fees of International Students; the International Office is sent the Invoices when generated and liaise directly with the sponsoring body. Regular updates are provided to the International Office outlining which sponsors are in default.

1.5 Payment Options

If fees are not paid prior to, or as part of the enrolment process, then students must sign up to one the University's instalment schemes.

For International Students, this is outlined in Section 1.3.

For standard enrolments i.e. September/ October, a Direct Debit scheme for four equal payments from November – February of that academic year.

Any non-standard enrolment will be afforded the same payment term (i.e. 4 equal consecutive monthly instalments), but this will be by a signed authorisation to take funds by Debit/ Credit card.

No surcharges will be applied to Payment by Instalment options for Home/ EU students.

1.6 Other Academic Related Charges

If, when enrolled, a student becomes liable for any additional academic related non-tuition charges i.e. **Library Charges, Bench Fees, Penalty Charges (including Unfair Practice and Resit; please refer to Student Handbook for further details)**, then these are payable as soon as incurred. Failure to pay may result in an immediate withdrawal of IT access (see Section 1.7).



1.7 Debtor Sanctions

Once enrolment is completed, an Invoice/ Statement will be sent to the registered correspondence address outlining any balance payable; **NB** this is for 'information only' if the student has elected to pay by instalments.

If payment is not made within eight weeks from this document being sent, a further reminder will be sent to the correspondence address along with an e-mail reminder to both the Cardiff Met and Preferred addresses (if available) outlining that IT access may be withdrawn if there is continued non-payment.

If a balance remains four weeks after this, we will again send an e-mail to both the Cardiff Met and Preferred addresses confirming that the sanction will be applied within one week.

The debtor sanction will not be removed unless payment is made, agreement can be reached on the payment of the balance, or a query can be applied that questions the validity of the charge.

The debtor sanction will restrict access to Cardiff Met IT facilities (including the VLE) and swipe access to doors; it will also prevent re-enrolment and the production of any Certificate/ Transcript.

Prior to the end of the Academic Year a Final Notice will be sent to the registered correspondence address outlining the implications of further non-payment.

If the fee remains outstanding once the enrolment period has expired, the debt will be referred to an external collection agency for further action. Any costs associated with this referral will be added to the balance payable.

Notification will be sent to the registered correspondence address prior to this action taking place.

Applicants who are in debt to the University for any reason, shall not normally be permitted to enrol on a programme at the University. If an applicant who is a debtor enrolls without disclosing the debt and obtaining specific information from Finance, then they will be subject to investigation under the student disciplinary procedure for dishonesty and all sanctions including exclusion will be available to the investigating officer.

Section 2 – Non-Academic Related Charges

2.1 Debtor Sanctions

The individual School/ Department will determine when and how the charge is payable and will manage all follow-up correspondence with the debtor.

No 'in-year' debtor sanctions will apply to students (as outlined in section 1.7) and we will not restrict academic progression or the production of any Certificate/ Transcript.



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If the fee remains outstanding once the enrolment period has expired, the debt will be referred to an external collection agency for further action. Any costs associated with this referral will be added to the balance payable.

Notification will be sent to the registered correspondence address prior to this action taking place.

Admission/ Enrolment to any other programme may be refused if financial liability has not been settled.

Section 3 – Trade Debt

3.1 Introduction

Invoicing for Trade activity is ordinarily contained within the Finance Department. Exceptions to this are PDR, Conferencing and School of Health Sciences who have the ability to raise their own Invoices (Sales Orders).

Sales Requisition Forms are completed by Department/ School and sent through to Finance to be recorded on the University Finance System. The Customer is created (if not already on system) with a standard 30 day credit term. Invoice will be sent as soon as charge is created.

Any changes to the original charge (e.g. Credit) must be communicated by Amendment/ Cancellation form directly to the Finance Department.

3.2 Credit Control Procedure

If the invoice remains unpaid after the standard 30 day credit term, a Statement with covering letter is sent to the customer by way of reminder.

If after 60 days the invoice is still outstanding, a Final Notice will be sent to the customer requesting immediate payment.

This will be followed up by a telephone call/ E-Mail (if details available).

If the charge remains outstanding after 91 days, the Department/ School requesting the initial invoice will be consulted on referring this debt to one of our external collection agencies for further action.