

Student Fee Collection Policy

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1. Introduction

1.1 This document sets out the University's policy for collection of the following:

- Tuition fees for courses students have registered on. Unpaid tuition fee of £50 or more is known as academic debt. See sections 3 to 7 of this policy, which should be read alongside the Tuition Fee Charging and Refund Policy.
- Other fees for accommodation, loan of equipment, library fines, DMU Global trips and tuition fees less than £50. Unpaid fees of this type are known as non-academic debt. See sections 8 and 9 of this policy.

1.2 This policy applies to the Leicester and London campus. A separate policy is in place for students studying in Dubai.

1.3 The university advertises the fees that students will pay on its website and confirms the fees in offer letters to students and at registration. Students are responsible for understanding the tuition fees that are due, and for paying them.

1.4 We understand that sometimes students experience financial challenges. Different forms of support are available to students, including financial help where needed. However, it is important to note there are consequences for not paying fees, including permanent expulsion from the university. This policy sets out the university's approach to collecting academic and non-academic debt from students, and the steps that will be taken if a student does not pay. Where students are experiencing financial difficulty to pay fees, it is important to contact the Finance Income Team as soon as possible to discuss circumstances and to obtain advice on what support is available. The policy is designed to make sure everyone is treated fairly and equally.

1.5 Contact details for the Income team are as follows:

Telephone: 0116 207 8810

Email: income@dmu.ac.uk or epayments@dmu.ac.uk

2. Responsibilities

2.1 Board of Governors

- The Board of Governors, through the Finance and Performance Committee will review and approve this policy, following its approval by the University Leadership Board. Based on limits set out in this policy, the Board and the Finance and Performance Committee have responsibility for approval of write-off of bad debt.

2.2 Finance and Procurement

- The Finance and Procurement directorate is responsible for this policy, with updates to the policy requiring approval from University Leadership Board and Finance and Performance Committee through the Executive Director of Finance and Procurement, who will provide oversight and monitor the effectiveness of the policy in collecting fees due to the university.

2.3 Staff

- All staff involved in the tuition fee invoicing and fee collection process are required to be familiar with this policy to effectively discharge their roles, and to be able to support students appropriately.
- It is the responsibility of the Income Team to ensure that all tuition fee income due to the University is collected and allocated to all student accounts through efficient application of credit control procedures
- Faculties are responsible for ensuring student academic records up to date and Registry Services is responsible for ensuring tuition fees match the registration status, including any discounts or scholarships received. This is to avoid delays with invoicing or fee collection

2.4 Students

- All students have a responsibility to read and understand this policy in conjunction with the Student Contract. They are responsible for paying the tuition fees for courses they are enrolled on, and for any other fees they have been charged. This is to ensure there are no unnecessary interruptions to studies due to non-payment of fees.

3. Tuition fee invoicing, payment terms and collection

- 3.1 The university charges tuition fees by issuing a fee invoice after registration. Invoices are emailed to student University email addresses and to any personal email addresses the student has provided. The responsibilities a student has in response to that invoice differs according to how they are funded, as set out below:
- **Student Loans** - All students funding their studies with a student tuition fee loan must ensure this is confirmed fully with Student Finance England on or before registration. Without this the university may not receive the fees due and students then become personally liable for any unpaid fees.
 - **Sponsored students** (see section 4) - Payment of all invoices must be made in full upon receipt of invoice.
 - **Self-paying UK/Home students and international students** – payment in full within 30 days of receipt of invoice or opt for an instalment plan set out in section 6
- 3.2 The University accepts direct payment via an online payment system called Flywire only. The payment link for this can be found on the university website <https://www.dmu.ac.uk/governance/finance/online-payments.aspx>
- 3.3 Debit/credit card payments are susceptible to fraud. If you suspect your card has been compromised, you must notify your bank and advise the Income Team immediately.
- Where payments are determined to be fraudulent, the student will be liable for the fees
 - If a student is found to have been involved in making a fraudulent card payment to the University, the University may take disciplinary action, which could include exclusion.
- 3.4 Where fees remain unpaid at the due dates that students have been notified of, at least three reminders to pay will be emailed to student university and personal email addresses, by the Income team.
- 3.5 Formal debt recovery procedures will be undertaken if fees are not paid.

4. Sponsored students

- 4.1 A student is classed as a sponsored student if the tuition fees are paid to the university by:
- Student Loan Company (SLC),
 - government or state sponsor for international students,
 - any other organisation or company.
 - Any university scholarship awarded when enrolling is also considered to be sponsorship.
 - Parents or guardians, family members or friends are not sponsors.
- 4.2 Sponsored students must ensure the Income team is provided with full contact details for the sponsor prior to registration.
- 4.3 It is the responsibility of the sponsored student to provide formal documentation clearly stating the following to the Income Team:
- the student's full details including first name, surname and P number,
 - the total value of the sponsorship and
 - how long this sponsorship will be for, if it the course runs for more than one year.
- 4.4 A confirmation letter for continued sponsorship must be supplied to the Income Team each academic year the student is in attendance.
- 4.5 Upon confirmation of sponsored student status, the Income Team will invoice the sponsor directly for the tuition fees due.
- 4.6 Where a sponsor fails to pay the tuition fees due, the sponsored status will no longer apply, and any remaining unpaid fee will become due from the student.

5. Collection process for tuition fees (academic debt)

- 5.1 In accordance with Competition and Markets Authority guidance following Consumer Rights Act 2015, academic debt is defined as tuition fee debts of £50 or more. Students with academic debt can be prevented from receiving their award and attending graduation.

- 5.2 Appendix A of this Policy sets out the process the Income Team will follow to recover unpaid fees from students and sponsors.
- 5.3 The correspondence letters referred to in Appendix A will be emailed to students' university and personal email address.

6. Tuition fee payment plans

- 6.1 A payment plan provides flexibility to pay tuition fees in instalments. Payment plans are available for tuition fees. If a student is unable to pay an invoice by the due date, they must contact the Income team immediately to discuss their circumstances and to set-up a payment plan that ensures all fees due can be paid before the course is completed.
- 6.2 The University reserves the right to refuse or cancel a payment plan if the student or sponsor does not agree to a plan that ensures the fees will be paid in full before:
- The end of the academic year for undergraduate students
 - The end of the course for post-graduate students
- 6.3 The University reserves the right to cancel a payment plan if the student or sponsor does not make payment in accordance with an agreed plan. If a payment plan is cancelled, the University will begin its usual debt collection process
- 6.4 The university offers the following payment plans for all Undergraduate, Postgraduate and Part Time Students.

	September Registrations	January Registrations
All Self-Funding Overseas Students <i>Please note that it is a condition of the Student Visa that students have adequate financial means to pay for their studies whilst in the UK</i>	<ul style="list-style-type: none"> • 50% of tuition fees in advance of registration • The remaining balance must be paid in two instalments of 25% on 30th November and 25% on 31st January 	<ul style="list-style-type: none"> • 50% of tuition fees in advance of registration • The remaining balance must be paid in two instalments of 25% on 31st March and 25% on 30th May

	September Registrations	January Registrations
All Self-Funding Home Students	<ul style="list-style-type: none"> The balance must be paid by a monthly/termly instalment plan that must be agreed with the Income Team within four weeks of registration. The termly plan consists of three instalments payable on 21 October, 21 January and 21 April. The monthly plan consists of 7 instalments from November to May 	<ul style="list-style-type: none"> The balance must be paid by a monthly/termly instalment plan that must be agreed with the Income Team within four weeks of registration. The termly plan consists of three installments payable in January, April and July The monthly plan consists of 6 instalments from February to July

7. Consequences of non-payment of tuition fees (academic debt)

7.1 **If tuition fees remain unpaid after the University has followed all its debt collection steps (see Appendix A), students may be suspended or excluded permanently from the university.** The process for enforcing this is by applying a 'hold' to the student account which will have the following effect:

7.2 International students:

- for students with visas, it is important to register with the University and to pay the required deposit on time. Failure to register requires the University to report this to the Home Office, which could result in visas being cancelled
- failing to pay tuition fees will result in the university withdrawing the student visa. The student will not be allowed to continue studying while the debt remains unpaid
- The university is required to inform UK Visas and Immigration (UKVI) if students are excluded from their course before the end date stated on the Confirmation of Acceptance for Studies (CAS) issued to students. Once UKVI is notified:
 - The sponsored student visa will be cancelled
 - Students will usually have 60 days to leave the UK from the point the visa is cancelled

- Students are not permitted to undertake any employment during the remaining time on their visa
 - Staying in the UK after their visa expires is an immigration offence and could affect future visa applications
- 7.3 **Student ID & library access:** the student ID card will be blocked, thereby restricting access to university buildings or to borrow books from the library. Student access will be restored once fees are paid in full or agreed a payment plan—usually within 72 hours, excluding weekends.
- 7.4 **Exclusion during study:** If students miss payments while studying, they may be suspended or excluded permanently. Students can only return to their course once the outstanding fee is paid, or a payment plan is agreed.
- 7.5 **Returning students:** Students cannot re-register for a new academic year if they still owe fees from the previous year
- 7.6 **Certificates & graduation:** Students will not receive a degree certificate or be allowed to graduate until all tuition fee debt is cleared.
- 7.7 **Official documents:** Students will not be able to obtain official documents like confirmation of student status, transcripts, or completion certificates until the debt is paid.
- 7.8 **Financial support:** Students will not be eligible for financial support from the University while they have unpaid tuition fees.
- 7.9 **Other consequences include:**
- **Referral to debt collection agencies:** If a student leaves the University or does not return and still owes fees, the student account may be passed to a professional debt collection agency.
 - **Legal action:** Where necessary, overdue student accounts may be referred to County Court. A 10% charge could be added to the account to cover the cost of legal action to recover the unpaid fees. If the balance due is cleared before any legal action is taken the 10% charge may be waived. This legal action could affect the students credit score and lead to legal consequences.
 - **Finished or Withdrawn Students:** If the student finishes or leaves their course and still owes money without a payment plan, they may receive a legal notice. A 10% charge may be added to cover legal costs, but this could be waived if they pay before legal action starts.

8. Invoices for other fees and charges (non-academic debt)

- 8.1 Other fees and charges applied to the student account during the year by Faculties and Directorates must be paid in full by the given due date.
- 8.2 Unpaid fees and charges are known as non-academic debt, which in accordance with Competition and Markets Authority guidance following Consumer Rights Act 2015, is defined as all other debts of £50 or more relating to:
- Accommodation in University Halls of Residence (see section 9)
 - Library loans or fines, AV loans or fines,
 - DMU Global and
 - other charges that may be levied for services provided to students by the university.
- 8.3 The Income Team will pursue these debts with at least one reminder letter and follow up phone call.

8.4 Consequences of unpaid non-academic debt:

- After the Income Team have exhausted their collection procedures the account may be passed to Debt Collectors. The University reserves the right to pass on any third-party recovery fees in the pursuit of an unpaid debt
- Non-academic debtors can be prevented from attending their graduation ceremony.

9. Accommodation fees

- 9.1 University owned Accommodation fees are set by the Accommodation Office. Invoices are emailed to students by the Income Team between within 14 days of the accommodation contract starting.
- 9.2 Students can pay accommodation fees in termly instalments, as outlined in the contract, or spread the cost over four equal monthly payments with a payment plan. If the contract is for less than a full academic year, payment plans will be arranged individually based on the students' circumstances.
- 9.3 Appendix B of this Policy sets out the process for following up unpaid accommodation charges. The correspondence referred to in Appendix B will be

emailed to students, or if it is during term time, by letter handed to students. In addition, statements are sent to all students with details of outstanding balances on a termly basis.

9.4 Consequences of unpaid accommodation fees:

- Unpaid accommodation fees are also considered as non-academic debt.
- Students will be at risk of eviction from the accommodation if accommodation fees remain unpaid.
- After the Income Team have exhausted their collection procedures the account may be passed to Debt Collectors. The University reserves the right to pass on any third-party recovery fees in the pursuit of an unpaid debt
- Non-academic debtors can be prevented from attending their graduation ceremony

10. Communication

10.1 The University's main channel of communication for tuition and accommodation fee invoicing and collection is through student email, both university email address as well as any personal email address provided by students. Students are reminded of the important to check emails regularly and to respond to any emails relating to fees. This can help ensure there is support early on and to avoid the consequences of non-payment set out in this policy.

10.2 To ensure that contact can be made with the student the university may also contact students using:

- any phone number provided by the student,
- any alternative email address provided by the student,
- by letter to the term and /or home address provided by the student.

11. Statements and Reminder Letters

11.1 Statements and reminder letters are e-mailed to students' University e-mail account. Statements and reminder letters are issued on a regular basis.

12. Withdrawal from course or leaving the university

- 12.1 Tuition fees are charged while students are registered. If a student chooses to leave the university, they must notify their faculty without delay by completion of a withdrawal form. Failure to do so will result in tuition fees continuing to be charged in accordance with the Tuition Fee Charging and Refunding Policy.

13. Refunds

- 13.1 Refunds are calculated based on what a student has studied at the time they leave the university, in line with Tuition Fee Charging and Refunds Policy.
- 13.2 Refunds are paid back to the original source of the payment. If the student paid by credit card, the refund is returned that card. If paid by bank transfer, fees will be refunded to the same bank account. If the bank account is no longer active, the payer will need to give the Income Team new bank details in the name of the person who originally made the payment, along with proof of that payment.
- 13.3 The Income Team aims to process refunds as quickly as possible. This is dependent on approval from the students' Faculty of study and the need to undertake checks to address the risk of money laundering before the refunds are paid.

14. Management of bad debt

- 14.1 Student tuition fee debt levels are monitored and reviewed monthly, to identify any risks or issues arising and to ensure all appropriate efforts are made to collect all fees. Where necessary, the university reserves the right to take further action to support targeted action to collect fees.
- 14.2 If a student is no longer studying at the University or has been excluded, the University will review the level of unpaid fees before deciding on taking legal action to recover the fees. Where this is considered appropriate, a legal notice will be issued to the student.
- 14.3 If the unpaid fee has not been cleared within 14 days of legal notice being served, referral to a debt collection agency will follow.

14.4 After having exhausted all fee collection procedures as set out in this policy, and fees remain unpaid, the University may decide to write off the unpaid fee amounts. In these circumstances, the student record will be marked with a flag so the University can refer to it in the future if needed.

14.5 The University has set limits for approval of writing off unpaid fees. These limits are shown in the table below

Value of debt	Authorised to write off
Up to £7.5k	Head of Financial Operations
Up to £15k	Deputy Director of Finance
Up to £25k	Executive Director of Finance and Procurement
Up to £100k	Finance and Performance Committee
Over £100k	Board of Governors

15. Complaints

15.1 If a student is dissatisfied with a decision concerning non-payment of fees or any other debt with the University, they must initially contact the Income Team in writing or by email at income@dmu.ac.uk

15.2 If a student remains dissatisfied, they should follow the University's complaints procedure using the following link:

<https://www.dmu.ac.uk/Documents/current-students/student-support/exams-deferrals-policies/regulations/Chapter-7-Student-complaints-procedure-2024-2025.pdf>

16. Monitoring and review

The policy will be reviewed annually.

17. Equality, Diversity and Inclusion

17.1 The University is committed to upholding the principles of equity, diversity and inclusion in all aspects of its financial management, including the collection of tuition fees and associated charges. The University recognises that students' financial

circumstances are shaped by a range of individual factors and aims to ensure that its fee collection processes are fair, transparent, and sensitive to individual needs.

17.2 Commitment to the Equality Act 2010

In accordance with the Equality Act 2010, the University ensures that its tuition fee collection practices do not discriminate, either directly or indirectly, on the basis of any protected characteristic. This includes, but is not limited to, age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or belief, sex, and sexual orientation.

17.3 Inclusive Communication and Accessibility

All information relating to tuition fees, scholarships and discounts, payment plans, and financial support will be communicated in a clear and accessible manner. The University will provide reasonable adjustments to ensure that students with disabilities or specific learning needs can access and understand fee-related information. Alternative formats and additional support will be made available on request.

17.4 Fairness and Compassion in Fee Collection

The University recognises that some students may experience financial hardship due to unforeseen or systemic factors. In line with its EDI commitments, the University will treat all students experiencing payment difficulties with dignity, empathy, and confidentiality, and will seek to offer appropriate support such as revised payment plans, hardship funds, or financial counselling.

17.5 Eliminating Financial Barriers to Participation

The University acknowledges that financial barriers can disproportionately affect students from under-represented or disadvantaged backgrounds. It will continue to promote access to bursaries, scholarships, and hardship funds designed to support students in financial difficulty, ensuring that such schemes are equitable and inclusive.

17.6 Monitoring and Continuous Improvement

The University will periodically review its tuition fee collection procedures to identify and address any unintended inequalities. Data and feedback from students will inform ongoing improvements, ensuring that the policy aligns with the University's wider commitments to equity, diversity and inclusion, as well as the expectations of the Office for Students.

18 Sustainability

- 18.1 Appropriate sustainability considerations have been taken into account in updating this policy. Any impact would be based on the use of systems infrastructure and energy requirements to undertake effective fee invoicing and collections.

19 Appendices

Appendix A – Tuition fee debt collection process

Appendix B – Accommodation debt collection process

Appendix A- Tuition Fee Debt Collection process - Simplified Guide for Students

Registration & Invoices

As soon as you register for your course, your invoice is automatically created.

You will receive your invoice by email at the start of your course. This will be sent to both your university and personal email addresses. The email includes details of:

- How to pay your fees including a link to our payment options
- Who to contact for any queries with the invoice or regarding payment

Key Dates and Actions

The university has intakes in October, January and April. The following is relevant to each intake:

- **Step 1** - pay tuition fees in full or set up a payment plan within 4 weeks of your course start date
- **Step 2** – if Step 1 is not actioned, a **first reminder email** is sent. Students will have two weeks to respond to this reminder and to make payment
- **Step 3** – if no action is taken to pay after the first reminder, a **second reminder** will be sent. Students will have one week to respond to this second reminder and to make payment
- **Step 4** – If fees remain unpaid after the second reminder, a letter confirming student suspension and their account placed on hold will be issued. The hold will block the student account and stops students from:
 - o Attending classes
 - o Submitting assignments
 - o Using the library
 - o for international students, the university's Immigration Compliance Team will be notified
- **Step 5** - If fees remain unpaid after 30 days of an account being placed on hold, students will be permanently excluded from the university. For international students, this could also result in visas being cancelled, reported to UKVI, and requiring you to leave the UK.

Appendix B- Accommodation debt collection process

End of September	Student Accommodation provides a list from the RMS system of students that have checked into DMU halls during the intake weekend. This information is provided within 2 weeks of the new term after room swaps and no shows have been updated.
First week of October	Accommodation invoices are raised in SAP and emailed to students.
First week of November	<p>All students that have not paid their first termly/monthly instalment are emailed a letter requesting payment within 14 days and to set up a payment plan for the remainder of the rent.</p> <p>If the Income Team receive no response to the letter, the list of students is given to the Accommodation Manager to arrange for the relevant Hall Managers to visit the students to discuss their outstanding payment.</p>
Beginning February	<p>All students who have not paid their second termly instalment or monthly instalments are emailed a letter requesting payment within 14 days.</p> <p>If the Income team receive no response to this letter, the list of students is given to the Accommodation Manager to arrange for the relevant Hall Managers to visit the students to discuss their outstanding payment.</p>

May	<p>A final accommodation letter is emailed to the students requesting any remaining balance to be settled within 14 days.</p> <p>If the Income Team receive no response to this letter, the list of students is given to the Accommodation Manager to arrange for the relevant Hall Managers to visit the students to discuss their outstanding payments.</p> <p>If rent remains unpaid after the contract end date and no payment plan is in place, an end of session letter will be sent and notice given that the debt may be referred to external debt Collector</p>
July	<p>Any students still owing rent with no agreed payment plan set up are passed to an external debt collection agency to commence legal proceedings.</p>

20 Document and version control information:

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