



Students with unmanaged debt to the University

Staff briefing note on 'RW' status and the student lifecycle on taught programmes (UG and PG).

This briefing note outlines how the University applies the current sanctions process to students with unmanaged debt on taught programmes and the steps that should be taken by students and staff because of this. A separate briefing is available for Research Postgraduate students, based on the same principles

What is RW status and when is it applied?

Unmanaged debt sanctions are applied to a relatively small number of students each academic year – usually less than 1% of the student population - who find themselves with unmanaged debt to the University. Typically, they are students who do not have an appropriate repayment plan in place, or who have a payment plan in place but insufficient funds to service their agreed recurring payments (for example, a bank has been unable to make a payment). The application of sanctions is currently known informally as the RW (Results Withheld) process.

Details of the University's Student Fees and University Debt Policy can be downloaded from the MyNapier Money section on the website <https://my.napier.ac.uk/money/student-fees-and-university-debt-policy>. This is the policy that each student agrees to as part of the matriculation process when joining the University.

Debt sanctions are only ever placed on a student account once all reasonable attempts to contact the student have been exhausted. Several weeks pass from the point first contact is made with students to discuss any outstanding fee debt to any sanctions being applied, with multiple interventions being made in an attempt to avoid the need for debt sanctions to be implemented.

The University's Finance team follow a standard protocol about when sanctions may be applied, and this varies depending on whether a student has a payment plan in place or not. This means that at present a student can move on - or move back off – the debt sanction status at different points within the academic year. If the timing of the sanction point falls within a two-week period of a centrally timetabled exam, the RW status will not be placed on the account until after the exam date.

What does the application of sanctions mean in practice for students?

By applying the sanctions for unmanaged debt the University is invoking steps which restrict a student's ability to engage in their Learning, Teaching and Assessment. When an account is set to RW status the student no longer has systems access to Moodle, library or e-mail access.

Applying sanctions is a last resort in the University's Debt Policy and is undertaken to ensure students engage with Finance regarding settling their debt. The step is also taken to ensure that students do not continue to accrue increasing levels of debt before this is addressed, which aligns with good credit control practice.

Most of the students who have sanctions applied are only on the code for a few days as it is typically at the point that sanctions are applied that students respond and take steps to commence clearing any outstanding debt. Therefore for these students the sanctions have very limited, if any, impact on their studies. For others who do not take any action at the point debt sanctions are applied the potential impacts can be greater.

Students are given a fixed period of time (normally 21 days) from the point sanctions are applied to make contact with the University's Finance team to make efforts to resolve the issue. The period given to resolve these issues once sanctions are applied is necessarily constrained to minimise potential issues in students being able to successfully resume their studies should the sanctions be lifted. The Finance team take individual student circumstances into account when seeking appropriate solutions.

Upon the expiry of the time given for students to seek a resolution to their outstanding debt, steps are taken by the Finance team to seek authorisation to withdraw students from their studies.

During the period sanctions are applied the Finance team liaise closely with colleagues in the Visa and International Support team, as a student's non-engagement with studies due to sanctions applied may impact on their student visa. .

What should staff do when sanctions are applied to a student?

Academic staff – such as programme leaders, module leaders and Personal Development Tutors – and professional service staff should actively encourage all students who have sanctions applied for unmanaged fee debt to engage with the Finance team at the earliest opportunity, as this is the only way access to systems can be restored.

To support the application of these sanctions, academic and professional service colleagues should not seek workarounds for learning materials or alternative means of supporting students with their assessments until they move back off RW status. This would include not accepting coursework from a private email account, and not accepting end of term exam papers that are not uploaded through the Moodle Exam server.

If assessments have been submitted before the sanctions are applied, they should be marked and managed in line with standard processes; although it may not be possible to provide feedback or results until after sanctions are lifted as the students will not have access to electronic systems.

Where appropriate for all summative assessments, marks should be submitted at the same time as other student marks for consideration and processing by a Programme Assessment Board. Students with sanctions applied will not however receive their marks on publication date because they are at 'Results Withheld' status.

How should the impacts of sanctions on the student lifecycle be managed?

Depending on the duration and frequency of the application of the RW status, the sanctions may or may not have a material impact upon a student's lifecycle.

It should be noted that students may not use the application of sanctions for unmanaged fee debt as a valid reason to defer assessments, as is outlined in the [regulations](#). Nor will any student be given additional opportunities to attempt assessments due to the University's decision to apply the sanctions. Summative assessments missed due to sanctions being applied should normally be taken at the next available opportunity.

The advice to Programme Assessment Boards (Boards) is that they should monitor and make decisions on all students based only on their academic performance, without taking into account whether they are, or at some point in the trimester have been, at RW status.

After the Boards have met, consideration should be given to those students who may require an intervention by their PDT to discuss their academic performance and to explore how best to support and manage their lifecycle. This could include considering whether they wish to apply for retrospective Extenuating Circumstances. In such instances the application of

sanctions for unmanaged debt would not itself be considered a valid reason for the ECs, but related reasons might be valid, for example: the causes of student debt such as redundancy; the impact of accommodation issues; and the impact of debt on wellbeing and mental health.

When a student is due to return from having sanctions applied after a period of longer than two weeks, or having previously been withdrawn, Finance will notify the school so that there can be a discussion about whether it is in the student's academic interest to return at that time in the trimester, or whether a return at a later point would be more beneficial in supporting their studies. The Visa and International Support team should also be included in decisions on these matters for student visa students, to ensure immigration rules are taken into account. All cases will need consideration on their own merits and what is in the best interests of the student to benefit and succeed in their studies. This decision will need managed between the Programme Leader, PDT, School Support Service / International Operations

How should student wellbeing and safeguarding be managed?

For some students being placed on sanctions for unmanaged debt is stressful and it is recognised that students at the status often have financial hardship which is having an impact upon their life. Communications to students prior to and during the implementation of sanctions underline the support available to students and encourages them to engage with the relevant services.

The University has an ongoing requirement to deliver on its duty of care to all matriculated students. To this end, while a student is under debt sanctions they can be contacted by the University using the personal e-mail and phone numbers which are held on SITS and this is made clear to students on My Napier.

If anyone in the academic community is concerned about the safety and wellbeing of a student who has debt sanctions applied, they should contact the university's safeguarding team who will reach out and seek to support the student.

[Wellbeing Support and Inclusion \(napier.ac.uk\)](https://www.napier.ac.uk/wellbeing-support-and-inclusion)

Students with sanctions applied may continue to engage with the Student Funding team and if necessary, the Student Safeguarding team, who could be able to help alleviate some issues of financial hardship if appropriate evidence can be provided.

<https://staff.napier.ac.uk/services/Student-Wellbeing-Inclusion/Pages/Student-Funding.aspx>

Can the processes be improved?

It is acknowledged that there would be merit in undertaking process review around the process of applying sanctions for unmanaged fee debt, to improve arrangements for students and staff and to make this element of the debt management process more efficient. A number of elements have already been amended, with further actions under review at this time.

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