



EDINBURGH NAPIER UNIVERSITY

Debt Management and Credit Control Guidance

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1. Introduction

This document details the terms and conditions under which debt owed to Edinburgh Napier University will be managed. It documents the processes that will be undertaken by the Credit Control team to reduce and manage debt regarding Student (Fees, Accommodation and Library) and Commercial Debtors.

The document contains information on -

- When, where and how students are to pay
- Early settlement discounts, other incentive schemes and payment plans
- Payment as a prerequisite of the completion and maintenance of student registration/matriculation

- University sanctions applied to collect income
- Outline of services available to advise students who may be encountering problems paying
- Terms and conditions in relation to Commercial Debtors and to student sponsor.

2. Purpose of Policy

The aim of this policy is to ensure that the debt profile of the University is

- managed effectively,
- debt owed to the University is converted into cash in a timely manner,
- debt collection is maximised and potential bad debt is minimised and reduced.

It is essential that staff within all areas of the University are aware of the importance of clear and concise income and debtor management and fully co-operate with the Credit Control section of Treasury and Transactions who manage the administration process.

The Credit Control team will provide assistance and advice to the University on matters relating to Credit Control and Debt Management matters.

3. Tuition fees requirements for all students

All students on a programme of study at Edinburgh Napier University are required to pay tuition fees and all other charges in respect of each academic year of the period of study. Fees are due for each academic year or period of study for the whole programme/course, progression through a programme of study will be affected if fees are not paid.

It is the responsibility of the student to ensure that the necessary funds are in place before starting on their course of study

Fee Deposits

The University requires a non-refundable fee deposit of £3,500 prior to or at matriculation where annual fees are in excess of £6,500. If you are an international student who required a Tier 4 visa to study in the UK, your CAS number will not be released until you payment has been received by our Fees Team.

Prompt payment discount

A discount of £160 for full payment made 30 days prior to matriculation will be allowed for self-funded students with annual tuition fees in excess of £6,500 (with the exception of collaborative students).

Other fees and charges

All other fees, charges and fines (as published) are payable on demand. (e.g. fines, field trips, bench fees etc).

The University reserves the right to request payment in full prior to being permitted to complete registration or, where appropriate, re-registration from any student who has current or previously had outstanding debts to the University.

Fee Status

You should be certain of your fee status, (as summarised below) before enrolling on your programme of study –

- Home/EU
- Isle of Man/Channel Islands
- International
- RUK (Rest of UK)

If you think your fee status is wrong, please complete the tuition fee classification form –

<http://www.napier.ac.uk/study/fees-funding/Pages/Fee-classification.aspx>

Fee status claims cannot be applied for retrospectively

The fees for students studying courses at Edinburgh Napier University are available online at www.napier.ac.uk/courses

Fees and charges for all courses are subject to annual revision (any amendments will be charged accordingly) and are due in full at the start of the student's relevant academic session. **The payment of fees is the responsibility of the student and in the event of a student's sponsor (Government or other) failing to make payment, the student will be held personally liable for payment.**

Sponsorship

All students in receipt of funding or sponsorship need to have their funding in place before matriculation and start of their programme of study.

If the University Fee team has not received evidence of funding/sponsorship

- either a copy of current years SAAS/SLC letter,
- or a letter on company headed paper or
- a purchase order from your employer

by 1st week in October of each academic year (September start students) and 2nd week in February (January start students), students will be invoiced for the outstanding fees and the balance will be due immediately.

Any student who provides sponsorship confirmation after October (Sept intake) or February (January intake) may be liable to pay an administration charge of £20.00.

If sponsorship is for more than one academic year, this information will need to be updated at the start of each new academic year.

Without confirmation of sponsorship, students will be required to pay in full or set up a payment plan which will be cancelled upon receipt of written evidence.

Upon receipt of sponsorship, Finance will invoice the Sponsor directly. **In the event of a sponsor defaulting on payment, it is the student's responsibility to pay their fees** and in this circumstance the student will receive an invoice for all outstanding fee payments which will be due and payable immediately.

4. Paying fees

The fees for students studying courses at Edinburgh Napier University are available online at www.napier.ac.uk/courses

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Methods of payment

The University requires payment of tuition fees in full prior to or at matriculation.

Payment is accepted by cash, cheque, direct transfer of funds and most forms of credit/debit card or online at www.napier.ac.uk/epay

Alternatively, a payment plan must be set up prior to or at matriculation.

Students can choose to pay by:

- Recurring Card Payments (RCP) by setting up payment plans using a debit or credit card www.napier.ac.uk/epay
- Pay online at www.napier.ac.uk/epay
- Direct to the University bank account by bank transfer

Bank name:	Royal Bank of Scotland
Address:	206 Bruntsfield Place, Edinburgh, EH10 4DF, Scotland
Account name:	Napier University
IBAN:	GB11RBOS83182500261075
IBAN BIC/SWIFT code:	RBOSGB2L
Account number:	00261075
Sort Code:	83-18-25

Payment plan options for full time courses are:

	September starts	January starts
1.	50% at enrolment and balance in January	50% at enrolment and balance in May
2.	3 payments in October, January and March	3 payments in February, May and July
3.	6 payments from October to March	6 payments from February to July

Please note that these are the only terms available.

4.1 Postgraduate Courses

SAAS funded places

SAAS provides funding for Scottish domiciled students studying full time postgraduate courses. This means that you will have to have been ordinarily resident in the British Isles for the three years immediately preceding the academic year in which the course begins.

If you are not a UK or EU national you must be settled in the UK as indicated by the Immigration Act of 1971. You must also be ordinarily resident in Scotland at the time of application.

Part Time Fee Grant (Formerly known as ILA500)

For more information please go to <http://www.saas.gov.uk/>

Postgraduate Discount Scheme

We are offering a 10% discount in taught postgraduate tuition fees for alumni who have graduated with an undergraduate degree from Edinburgh Napier University (or any of its antecedent institutions) who matriculate for either a full-time or part-time taught postgraduate degree course.

Full details are available via the  [Graduate Discount Scheme guidelines.](#)

Career Development Loans (CDL) for 80% fee costs are available from Commercial Banks – contact High Street Banks for details

Contact information

Fees Team

Finance

Sighthill Campus

Sighthill Court

Edinburgh

EH11 4BN

Tel: +44 (0)131 455 6120 / 6197 / 6035 / 6036

Email: fees@napier.ac.uk

4.2 Undergraduate courses

Undergraduate full time UK/EU students can apply to SAAS or a Local Education Authority (LEA) for financial assistance for which they need to apply for each of the academic years of study required to complete their course of study.

The fees for students studying courses at Edinburgh Napier University are available online at www.napier.ac.uk/courses

Government Funding

Students who live in Scotland or the EU

Full-time undergraduate students domiciled (as defined by the Student Awards Agency for Scotland) in Scotland or in other European Union countries outside the United Kingdom who are studying at publicly funded institutions in Scotland for the first time are eligible to have the costs of their annual tuition fees paid by the Scottish Executive through the Student Awards Agency for Scotland (SAAS).

Students must apply each year to SAAS for the payment of their tuition fees even if they are not applying for any other means of support. Where a valid letter of award has been provided the students personal contribution will be adjusted accordingly.

Students can apply:

- Online at <http://www.saas.gov.uk/> □ Email saas.geu@scotland.gsi.gov.uk
- Telephone SAAS 0845 111 1711

Students who live in England, Wales or Northern Ireland

Full-time undergraduate students who live in England, Wales or Northern Ireland must apply each year to their funding body for the payment of their tuition fees even if they are not applying for any other means of support.

Funding bodies:

- England and Wales – Local Education Authority (LEA)
- Northern Ireland – Education & Library Board

Where a valid letter of award has been provided the students personal contribution will be adjusted accordingly.

Useful contacts

Students who live in England: www.direct.gov.uk/studentfinance

Students who live in Wales: www.studentfinancewales.co.uk

Students who live in Northern Ireland: www.studentfinancenir.co.uk

Contact information

Fees Team
Finance
Sighthill Campus
Sighthill Court
Edinburgh
EH11 4BN

5. Overseas/International Students

The £3,500 deposit is a payment towards tuition fees and is **non-refundable** under normal circumstances.

If a student declines an offer of a place on a course made to him/her after payment of the deposit, or a student enrolls at Edinburgh Napier and then withdraws from his/her studies at any time before completion of the course, the deposit will not be returned.

If a student pays a deposit and then chooses to enrol at any other institution, university or college, the deposit will not be refunded.

Refunds will only be made in the event that -

- A rejection is received for a UK student visa application

To request a refund, students must submit the following paperwork to the University's recognised country representative or the International Office -

- The original unconditional offer letter from the University
- The refusal letter from the Visa office/UKISA/Immigration office

Please note that any refund will be made using the same payment method as the original deposit.

Bank charges incurred by the University in processing any refund will be deducted from the value of the refund.

6. Home and EU Students - Registering after September

Students will still be allowed to pay by instalments but this will be over a shorter period of time. Please contact Finance to discuss your options.

7. Part time Students & short courses (Home & Overseas)

Students entering part-time courses of study must ensure that the necessary funds or sponsorship are in place to pay tuition fees.

Short courses

Fees due for short courses are payable either in advance or on registration /
Matriculation

Part time Courses

Modular billed

Modular billed students will be invoiced per Trimester.

Payments can be made in full, if studying 40 credits or more over the Academic year a payment plan can be set up by RCP (Recurring Card Payments)

www.napier.ac.uk/epay each trimester or by contacting on 013 455 6120

Structured programmes

Students on a structured programme of study can pay in full or alternatively set up a payment plan over 6 instalments. www.napier.ac.uk/epay

Note: if only one semester of study is undertaken payment **must be made in full within the semester**.

8. Early withdrawal from a programme of study

In the event of students withdrawing themselves from a programme of study, they must advise the Programme Administrator in writing. This is the date of withdrawal that will be used to calculate any fees due. The total fees due less any nonrefundable deposit, scholarship or discount will be charged as follows:

Semester 1 & 2 start

1. Withdrawal in the first 4 weeks – no fee due
2. Withdrawal after 4 weeks of course of study 25% fees due
3. Withdrawal after 10 weeks of course of study 50% fees due
4. Withdrawal after 4 weeks of Second Semester 100% of fees due

Students who are withdrawn by the University for non-payment will be charged and liable for the full cost of their fees less any paid portion

Note: the above rates are applicable for all level of courses and are applicable to self-funded and sponsored students.

9. Repeat Module Fees

In the event of students being required to undertake re-sit modules with attendance the cost levied is equivalent to the cost of the module. If students are repeating with attendance on a full time course your department must inform within four weeks of the repeat modules studied otherwise an invoice will be raised for the full time fee amount.

Please note - for students repeating with non-attendance no fee is levied.

10. Reassessment

Annual tuition fees cover matriculation, assessment and reassessment. However where a student is required by a Programme board to retake a module (including attendance) they will normally be charged the appropriate module fee. Reassessment fees are currently £25 per module to a maximum £150.

11. Supplementary modules

Where a student has elected to take additional modules over and above their course requirements additional fees will be charged on a per module basis.

12. Exemptions

Where a student has been granted exemptions, equivalent to 50per cent or more of their course requirements for that academic year, they may be entitled to, on application, a reduction in their annual tuition fee.

13. Deferrals

Where a student has paid tuition fees for the relevant academic session and subsequently arranges to defer their studies, incremental fees may be charged on their return where the period of deferral is greater than one academic year. For overseas students the conditions of their student visas will not normally allow deferment of their studies and remain in the country.

14. Payment of accommodation

A student may either pay the full amount of accommodation prior to occupancy or they **MUST** setup a payment plan.

Accommodation Prompt Payment Discount

If you are staying for the full year and you want to pay in full at application stage, you will be eligible for a **3% discount**.

One Trimester Stays

Students staying for one trimester only are expected to pay for their rent in full prior to signing the tenancy and collecting the key.

Payments

You can choose to pay by:

- Recurring Card Payments (RCP) by setting up payment plans using a debit or credit card www.napier.ac.uk/epay
- Pay online at www.napier.ac.uk/epay
- Directly to the University bank account by bank transfer to -

Bank name: Royal Bank of Scotland
Address: 206 Bruntsfield Place, Edinburgh, EH10 4DF, Scotland, UK

Account name: Napier University
IBAN: GB11RBOS83182500261075
IBAN BIC/SWIFT code: RBOSGB2L
Account number: 00261075
Sort Code: 831825

Full details on accommodation terms and conditions are available on line via the university web pages at <http://www.napier.ac.uk/accommodation>

Or from the Accommodation Office who can be contacted at accommodation@napier.ac.uk or by telephoning 0131 455 3300

15. Overdue Student Debt Collection Procedure – Sanctions

The procedure to collect monies outstanding is specific to each individual case and will be based on specific circumstances, the following steps will be taken and applied accordingly -

1. Student will be contacted by via phone and/or email
2. 1st Written reminder from the University
3. Second reminder from the University
4. Application of sanctions which will include some or all of the following;
 - a. Removal of IT facilities i.e. access to e-mail, library services etc., student accounts will be set as RW
 - b. Prevented from taking University Assessments - Students who have had their IT facilities removed should not attend exams or be able to submit online assessments until the outstanding debt has been paid and their IT facilities reinstated. Students who settle their debt in full 5 working days before the first day of the examination may sit examinations.
 - c. Prevented from registering or re-registering and progressing unless payment is made or a payment plan is agreed and set up.
 - d. Prevented from obtaining any results or graduating until the debt is cleared
 - e. Student will be withdrawn from University
 - f. A final demand and Legal Action Notice advising of referral to debt collection agency – student will incur a £20 administration fee.

5. Referral to a Debt Collection Agency
 - a. Should this action be required a recovery fee equal to 10% of the outstanding amount will be levied against the student to cover costs incurred.
 - b. Students who leave the University with uncleared debt will be traced via Debt Collection Agency and debts will be recovered via the appropriate legal process.

Note: Returned cheques will incur a £20 administration fee.

The University reserves the right to request payment in full prior to registration or re-registration from any student who has had previous outstanding debts to the University

Students who have had their IT facilities removed should note the following:

1. Students will not be given hard copies of material that in normal circumstances they would be able to access electronically
2. Special Factors citing removal of IT facilities will normally not be accepted in mitigation for academic performance
3. The removal of IT facilities may result in students missing coursework deadlines and breaching Visa Regulations. As a result the University will be required to inform UKBA when a student is no longer in compliance with the conditions of their VISA. UKBA in turn will require the student to leave the UK immediately.

Students who have any outstanding debt with the University will be unable to graduate or receive their parchment until all outstanding tuition and tuition related debts have been settled in full.

16. Withdrawal Process

The withdrawal procedure will be applied to students who have had sanctions applied to their accounts and are at RW status.

Students who have not contacted Credit Control within 4 weeks of being set at RW, and have either not paid their outstanding balance in full or set up an agreed repayment plan, the following steps will be taken and applied accordingly

1. 4 weeks or after accounts students being set to RW students will be issued a withdrawal letter notifying that they have 10 days to pay in full.
2. A list of RW students will be sent to systems to have their status set to WD
3. Students will be withdrawn from the University
4. UK Borders Agency will be notified of all Tier 4 withdrawn students (students will need to leave the UK)
5. Students will be referred to Debt Collection Agency to recover outstanding debt.

Once a student has been withdrawn from their course of study they will be unable to return to study until the next semester and **will be required to have paid their debt**

in full and the University reserves the right to request payment in full at the start of each academic session prior to registration or re-registration

17. Student Counselling Services & Funding Advice

Students finding themselves in financial difficulty must contact the University as soon as possible to ensure that there is no impact on their studies. The University has experienced members of staff who will be able to advise. Contact your Course Leader in the first instance.

Student Wellbeing & Inclusion offer a range of specialist support - for more information visit the website:

<https://studentportal.napier.ac.uk/sas/default.aspx>

Alternatively they can be contacted directly on 0131 455 2929 or email support@napier.ac.uk

The University Student Funding Team is able to offer advice if a student is struggling financially. They can be contacted studentfunding@napier.ac.uk or by phoning 0131 455 2929.

Napier Students' Association offers an Independent Student Advice Service (ISAS). Their experienced advisers offer confidential and independent advice and support (including debt advice) to all students.

For more information visit their website <http://napierstudents.com/isas/> or they can be contacted directly on 0131 229 8791 or email isas@napier.ac.uk to make an appointment.

International students should contact the International Office who can assist with International queries.

18. Commercial Debtors

The University's standard terms and conditions state that all invoices are due 30 days after invoice date. Any exceptions to this must be agreed in advance with Credit Control.

19. Overdue Debt Collection Procedure - Commercial Customer Sanctions

Whilst the procedure is specific to each case the following steps will be taken to recover debt and applied accordingly;

1. Commercial debtors will be contacted via phone and/or email when invoices are overdue for payment
2. Referrals will be made to Schools and Professional Services to chase their customers for payment.
3. 1st written reminder from the University
4. Second reminder from the University
5. Final Reminder from University
6. Withdrawal of credit facilities and all invoice payments become due
7. Referral to Debt Collection Agency
 - Should this action be required a recovery fee equal to 10% of the outstanding amount will be levied against the Company to cover costs incurred.
 - Commercial customers who have exceeded payment terms without good reason may have future credit facilities withdrawn. Any future services provided by the University will be required to be paid in full before service is provided.
 - If a payment is overdue in whole or part, then the whole of any amounts outstanding to the university shall immediately become payable whether or not such monies should be payable at that time.

Please Note - Credit facilities can be withdrawn by the University at any time without notice

Queries on commercial debt should be made to the Credit Control team who can be contacted on 0131 455 6033/6140 or by email at the following address creditcontrol@napier.ac.uk