



## **Students who are not managing their debt to the University**

### **Staff briefing note on debt sanctions and the student lifecycle on UG/PG taught programmes.**

This briefing note outlines how the University applies a debt sanction (DS status flag) to students who are not managing their 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 the debt sanctions status and when is it applied?**

Debt Sanctions (DS) is a status flag that is applied to a reasonably small number of students each academic year – usually less than 1% of the student population - who are not appropriately managing their 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.

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 registration process when joining the University.

Debt sanctions (and the DS status) is only ever placed on a student account once all reasonable attempts to contact the student have been exhausted. There are several weeks between first contact on student debt to the sanctions being applied, with multiple interventions being made to avoid it being necessary.

The University's Finance Team follow a standard protocol about when debt 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 – debt sanctions at different points within the academic year. If the timing of the debt sanctions falls within a two-week period of a centrally timetabled exam, 'DS' status will not be placed on the account until after the exam date.

#### **What does debt sanction status mean in practice for students?**

By applying the debt sanction status, the University is invoking a sanction which will impact on a student's ability to engage in their Learning, Teaching and Assessment. When an account is set to debt sanction status the student no longer has systems access to Moodle or the library.

A change for AY23/24 means that they do however retain access to a university email account, by which they can communicate with Finance, Personal Development Tutor and other university services.

Moving a student to debt sanction status 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 are moved to debt sanction status are only on the code for a few days with limited, if any, impact on their studies. For others however the duration and therefore the potential impacts can be greater.

Students are given a fixed period (normally 21 days) from the point sanctions are applied to make contact with the University 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 withdraw students from their studies.

During the period debt 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 by the University may impact on their student visa.

### **What should staff do when debt sanctions are applied to a student account?**

Academic staff – such as programme leaders, module leaders, Personal Development Tutors and professional service staff should actively encourage all students at a debt sanction status 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 debt sanction 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 debt sanction status is 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 debt 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 at debt sanction status will not however receive their marks on publication date because their results are withheld.

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

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

It should be noted that students may not normally use the application of debt sanctions 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 debt sanctions. Summative assessments missed due to debt sanction status 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 debt sanction 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 consequences of debt sanctions status 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 being on debt sanctions after a period of longer than two weeks, or has 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. 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 students. This decision will be managed between the Programme Leader, PDT, School Support Service / International Operations and if appropriate Visa and Immigration (to consider the visa implications of the academic decision).

## **How should student wellbeing and safeguarding be managed?**

For some students being placed on debt sanctions is stressful and it is recognised that students at the status often have financial hardship which is having an impact upon their life.

The University has an ongoing requirement to deliver on its duty of care to all registered students. To this end, while a student is on debt sanctions they can be contacted by the University using their Napier student email

If anyone in the academic community is concerned about the safety and wellbeing of a student who is under debt sanctions, 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/services/student-wellbeing-inclusion/)

Students with debt sanctions 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>

**Has this action always been known as ‘Debt Sanctions’.**

The Debt Sanctions status flag (DS) was introduced in Academic Year 2023/24, replacing a previous status flag known as Results Withheld (RW). The process continues to be reviewed periodically.

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