

Student Fees and Other Charges Policy 2025/26

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# Policy Context

* 1. The [Student Fees and Other Charges Policy](https://www.westminster.ac.uk/about-us/our-university/corporate-information/policies-and-documents-a-z/student-fees-and-other-charges-policy) (“the policy”) sets out the University’s procedures in relation to Tuition fees, residential accommodation, other debts, and debt management procedures to be followed in the collection of outstanding debt.

This document is the single point of reference on student fees and other charges to ensure a consistent approach and provide clear guidance. Extracts from this document may be used as guidance for students and University colleagues.

* 1. The Director of Finance and the Academic Registrar are responsible for managing and reviewing this policy. Credit control staff within the Finance department are responsible for the effective operation of debt management procedures. All applicable University colleagues (registry, academic, progression and award boards and student advice) are expected to be familiar with this policy and ensure it is applied effectively and equitably.

# Purpose

The aim of the policy is to:

* Provide students, colleagues and sponsors with clarity on tuition fees, other charges, their contractual obligations, financial support provision available, and the University’s fee collection policy.
* Protect students from the adverse consequences of failing to deal with unmanageable personal debt.
* Maximise cash flow and increase resources available for investment in teaching and research excellence.

# Scope

The Policy applies to:

* Current and former University of Westminster students with outstanding debt.
* Student groups; full-time, part-time, undergraduate, postgraduate, research, Home & Overseas
* All fees including tuition (and associated) fees, accommodation, library and other miscellaneous services, payment arrangements.

# Definitions and Contacts

## Abbreviations and Glossary

A list of abbreviations and a glossary of web links can be found in [Annex 2](#_bookmark35) at the end of this document.

## Sponsor

Organisations that may provide funds for or contribute towards Tuition fees and/or living costs. Any such arrangement remains between the student and their sponsor. Sponsors have no liability for fee payment unless a contractual agreement exists with the University. Friends and family do not fall into the scope of Sponsors.

## Apprentice Route

Any student on the apprenticeship route of courses that have tuition fees paid for by an Employer/UK Government via the apprenticeship route.

## Credit Control Team (CCT)

Members of the Finance Department responsible for the collection of fee payments. This team can be contacted via email at [studentcentre@westminster.ac.uk**.**](mailto:studentcentre@westminster.ac.uk)

## Student Accommodation Team

The [Student Accommodation team](https://www.westminster.ac.uk/study/accommodation) provide information, advice and guidance relating to residential accommodation services. They can be contacted via email at [studentaccommodation@westminster.ac.uk](mailto:studentaccommodation@westminster.ac.uk) and phone number **+ 44(0) 20 7911 5817**.

## Residential Life Team

Members of the team are responsible for rent collections, processing rent debtor letters, preparing and administering payment plans. They can be contacted at:

Alexander Fleming Hall Email: [Halls-af@westminster.ac.uk](mailto:Halls-af@westminster.ac.uk) Harrow Hall Email: [Harrowhalls@westminster.ac.uk](mailto:Harrowhalls@westminster.ac.uk)

Marylebone Hall Email: [Halls-mr@westminster.ac.uk](mailto:Halls-mr@westminster.ac.uk)

(Marylebone Hall will be closed for refurbishment from June 2025 for 2 years)

## Student Complaints Team

The procedure for student complaints is available on the Student Hub and the team can be contacted via email at [studentcomplaints@westminster.ac.uk.](mailto:studentcomplaints@westminster.ac.uk) Further guidance can be accessed on the [Student Complaints web page.](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/student-complaints)

## Fees

Amounts due to the University in respect of services provided, including but not limited to, tuition and accommodation.

## Charges

Related amounts due to the University, including but not limited to, fines imposed by the University, hardship loan repayments, charges for damage to University property, charges for lost books, library fines, unreturned laptops, and equipment/hire etc.

## Financial Hardship

Difficulty meeting financial obligations, due to temporary or permanent changes in expected income/expenditure, which is supported by documentary evidence.

## University Email Address

All University of Westminster students are provided with a [universityusername@my.westminster.ac.uk](mailto:student@my.westminster.ac.uk) email address. Students are obliged to check their inbox regularly as it is the University’s primary method of communication. Further information can be found on the [Setting up your password and email page.](https://www.westminster.ac.uk/current-students/studies/your-student-journey/before-you-arrive/setting-up-your-password-and-email)

# Legislative Context

* Consumer Credit Act 2006
* Consumer Protection from Unfair Trading Regulations 2008
* Equality Act 2010
* Housing Act 2004
* Money Laundering Regulations
* Protection from Eviction Act 1977

# Policy

## Financial requirements for all students Tuition fee payment and collection

Students enrolling on a programme of study at the University of Westminster will be required to pay Tuition fees and other charges. Fees and charges may relate to:

* + - A defined period of study or
    - A module of study.

Fees are normally collected in the academic year in which the period of study or module starts.

* + - Sponsored PhD students - PhD students on scholarships are not individually liable for the fees, where Tuition fees are paid on their behalf.

Progression through a programme of study may be affected if Tuition Fees and other charges are not paid by the due date.

## Student payment requirements and liability

Students are responsible for ensuring that all appropriate fees, fines, and other charges, including any element of fees payable by sponsors, are paid in accordance with the requirements set out in this policy. In accepting the offer of study, the student accepts a contractual liability to pay the Tuition fee for the duration of their course in accordance with these requirements.

## Accommodation fees requirements

Students in University accommodation are required to pay the accommodation fee for the duration of the occupation. Students are responsible for ensuring that all appropriate fees, charges, or fines are paid in accordance with the agreement and terms and conditions embodied in the tenancy agreement signed by them with the University.

## Payment reminders and student responsibilities

The University may remind students of fees, fines, and other charges due, by invoices, letters and statements. However, these are reminders only and students are contractually responsible for paying fees, fines and other charges on time whether reminders are received or not. The Finance Department’s primary method of communication will be via the student’s University email address and personal email address. Students are responsible for monitoring their emails and the letters sent to them. Failure to check emails or letters is not an acceptable reason for late or non- payment of fees or charges due.

## Student contact details

The contact details available on the student record, will be used to contact students regularly. Students are obliged to make sure [personal contact details](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/changing-your-personal-details) are kept up to date to ensure they receive all important communication regarding fees and debts. Students can make changes to personal information via My Student Record on the [Student Hub.](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/changing-your-personal-details)

## Sanctions and debt management procedures

Students who have not paid their Tuition fees by the due dates will be subject to sanctions and debt management procedures which are outlined in this policy (see [section 7](#_bookmark20)).

## Currency of payment and bank charges

The preferred currency of payment for the University is the British Pound (GBP). Students making payments towards Tuition fees, accommodation costs and other charges are required to ensure payment of the full amount of fees required by the University. Any shortfalls occurring because of exchange differences and bank charges deducted by banks for transmitting payments will need to be met by the student.

## Variation of fees and changes to payment schedules

The Tuition fees for courses charged to students will be in line with the fees agreed by the University Executive Board (UEB) and approved by the Court of Governors as recommended by the Finance Director. The payment schedules/instalments provided will be in accordance with the ones mentioned in this policy. **Academic departments are not empowered to vary the fees or payment schedules/instalments.**

## Tuition fees, Accommodation fees and Other fees Tuition fees payable

All students enrolled at the University of Westminster will each year be liable for Tuition fees for the full academic period. Tuition fees are chargeable for the academic period required by the programme, with the annual amount charged for each academic year of the programme, unless otherwise stated. Students are responsible for ensuring that Tuition fees are paid in full and on time. Where students are sponsored by organisations, students are required to ensure fees are paid by the sponsoring organisation.

Any increase to regulated and unregulated fees will only be made from the next available application period. Current offer holders and students will not have their fees increased for the life of their course, provided they complete within the standard enrolment period as outlined in the [Academic Regulations](https://www.westminster.ac.uk/current-students/guides-and-policies/academic-matters/academic-regulations) (for Taught Courses) and the [Regulations for Research Degrees](https://www.westminster.ac.uk/research/graduate-school/academic-programme) (for Doctoral Researchers).

If the student chooses to Defer/Transfer or Extend their studies to another year applicable fees may vary.( Section 8.5 [University of Westminster Student Terms and Conditions 2025-26](https://www.westminster.ac.uk/sites/default/public-files/general-documents/uow-student-terms-and-conditions-2025-26.pdf))

You can find the fees for various courses offered by the University on the [Fees and Funding](https://www.westminster.ac.uk/study/fees-and-funding/fees/paying-your-fees) web page.

International students issued a Confirmation of Acceptance for Study (CAS) at the University must pay a non-refundable deposit of £5,500.

Refunds will be made on request to students in certain situations

* + - If you have been refused a student visa for reasons other than a fraudulent application. Evidence of the visa refusal must be submitted.
    - If the university withdraws the course.
    - If you do not meet the conditions of your offer and your application is rejected.
    - If the University declines to issue you a Confirmation of Acceptance of Studies.
    - If your CAS is withdrawn for any reason other than where it is confirmed that fraud has taken place.
    - If you request a refund within 14 days of the payment being received by the university
    - If you have paid more than the required £5,500, you can request to have the additional money refunded.

In exceptional circumstances and on receipt of verifiable documentary evidence, if you cannot start your studies and decide not to postpone your offer, you may request a refund of a tuition fee deposit. These cases include serious illness, natural disasters, or travel restrictions due to conflict.

You will need to provide evidence of your situation and request a refund no later than 30 days after your course starts, as stated in your offer letter.

If internally transferring to a different course within the University in any year, the student is liable for the extra cost associated with the course to which they have transferred.

Further to the above, students will not be permitted to enrol on another course unless any outstanding debts have been settled in full.

Please note that deposits are held for a maximum of three years, during which time you are expected to register with the University. In the event that you defer study to a later academic session (within the 3-year period), the deposit may be transferred to the new intake. After three years, the deposit will be non-transferable and non-refundable and will be retained by the University.

## Sponsored students

A large number of students receive full or partial support for their fees either from the [Student](https://www.gov.uk/government/organisations/student-loans-company) [Loans Company](https://www.gov.uk/government/organisations/student-loans-company) (SLC) or from an employer or other sponsoring agency.

Sponsored students are required to provide evidence of their sponsorship via a sponsorship letter provided by their sponsor. This letter is required during the application process or at the time of enrolment. This should be on the organisation’s headed paper clearly stating the name of the student, the course being sponsored, and the value of fees sponsored. The letter is required to be signed by the authority, clearly stating the name and designation of the authorising person. The University will use the sponsorship letter as an authoritative document to invoice the sponsor.

Where students are partly sponsored, the student will be invoiced for the balance. If the amount is less than **£2,000** the student is required to pay the amount in full at the time of enrolment. Students are eligible to pay in instalments where the amount exceeds **£2,000** which is in line with the instalment process outlined in this policy.

Where students are unable to provide evidence of sponsorship, the student will be invoiced as a self-funded student and will be required to pay any relevant initial deposit as set out in this policy.

**The payment terms for sponsors are 30 days from the date of invoice**. When a sponsor fails to adhere to the payment terms, the University reserves the right to invoice the student to recover the fees. By invoicing a sponsor, the University does not enter into a contractual agreement with the sponsor. Any sponsorship agreement is strictly between the sponsor and the student and the liability for payment remains with the student regardless of sponsorship arrangements.

**The University is under no obligation to accept an organisation as a sponsor and reserves the right to undertake credit searches to establish the ability of the sponsor to pay fees due.**

## Student fees paid by the Student Loan Company

Students eligible for a Tuition fee loan from the [Student Loans Company](https://www.gov.uk/government/organisations/student-loans-company) (SLC) will not have to pay towards their fees during the time they study at the University, if they take out the loan for the full Tuition fee amount. If a partial fee loan is taken out, they will receive an invoice for the balance of the tuition fee not covered by the loan. The student is liable to pay this amount in accordance with the payment terms for self-funded students outlined in this policy. It is the responsibility of the student to ensure that the loan applied for is correct and sufficient. Students are encouraged to make the application in advance of enrolment to ensure funding is secured for payment of Tuition fees.

If a change in circumstances occurs which affects eligibility for funding, either during or after a period of study, resulting in a claw back of fees by the awarding body, the student will be liable for any resulting shortfall in fees and is required to pay the amount in accordance with the payment terms for self-funded students detailed in this policy

## Fee payment for Students on the Apprentice Route

Tuition Fees for Students on the apprenticeship route are to be paid by the Employer/UK Government and not by the student. However, if the student transfers from an apprenticeship route to a standard degree course, they will become fully liable for the payment of any tuition fees which become chargeable for the degree course.

## Tuition fee due dates

Invoices will be raised following enrolment or registration and during fees assessments at various points in time, but students are reminded that they are contractually obliged to pay Tuition fees regardless of whether an invoice is received or not. Tuition fees are payable for the full academic period; however, under normal circumstances students will be given the opportunity to pay by instalments where Tuition fees exceed **£2,000**. Instalment dates are dependent on the fee status of the student as detailed below. Failure to meet obligations or agreements may result in the option to pay by instalments being withdrawn resulting in all amounts falling due immediately and requiring immediate settlement.

Instalment dates are as follows:

## Undergraduates

(i) Undergraduate Students – Self funding.

|  |  |  |  |
| --- | --- | --- | --- |
| **Level** | **30 Sep** | **1 Dec** | **31 Jan** |
| Undergraduate | 50% | 25% | 25% |

## Postgraduates & PhD Students

1. UK Postgraduate & PhD – Funded through Student Loans Company PG/PhD loans\* or who are self-funded.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Start dates** | **30 Sep** | **31 Jan** | **30 Apr** | **31 May** | **31 Aug** |
| **September starters** | 33% | 33% | 34% |  |  |
| **January starters** |  | 33% |  | 33% | 34% |

*\*Note: Students who seek loans from Student Loans Company for PG/PhD courses receive their funding directly from the SLC. These students are classified as self-funded students in the University’s records*.

1. International/EU Postgraduates

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Start dates** | **30 Sep** | **1 Dec** | **31 Jan** | **31 Mar** | **30 Apr** |
| **September starters** | 50% | 25% | 25% |  |  |
| **January starters** |  |  | 50% | 25% | 25% |

## Students on Modular or stage basis

Instalment arrangements for students who enrol on a modular basis will only be provided if the Tuition fee is in excess of **£2,000**. Where students are eligible for instalments, any one of the above instalment plans will be applicable dependent on the fee status i.e., UK, PG, PhD, UK, EU or international as indicated in the tables above.

## Sponsors

Invoices will be raised on sponsoring organisations upon receipt of a valid sponsorship letter. **Payment terms applicable to sponsors are 30 days from the date of invoice**. Sponsors are not eligible for instalment arrangements. Where sponsors do not adhere to making payments by the due dates, the fee amount will be recharged to the student’s account for recovery. It is the responsibility of the student to ensure sponsors make the payment by the due dates.

## Pre-requisites for making payment by instalments

All non-SLC funded Tuition fees become due at enrolment. The amount to be paid is dependent on the fee status of the student as set out in the fee table above ([section 6.5](#_bookmark10)). Where students request to pay by instalments, the University will allow this if the conditions set out below are met:

1. The Student’s Tuition fee liability for the year exceeds **£2,000**. This threshold covers students who are self-funded.
2. The Student has paid the first down payment at enrolment or latest by the dates provided below:
   * **September enrollers** - First instalment received at the latest by the end of September.
   * **January enrollers** - First instalment received at the latest by the end of January.

## Residential Accommodation fees

Student accommodation team will notify students of the Accommodation fees due for the University let accommodation. Accommodation offered by Residential Services is dependent on the student signing a Tenancy Agreement for the period of accommodation. Students are also required to pay a damages deposit of **£250** which is refundable at the end of the tenancy agreement usually within eight weeks of the tenancy end date. (Currently, this process is under review following registering with the UUK code of practice, which stipulates refunds should reach the student within 28 days of departure/end of the tenancy end date.)

The University approved payment options for Accommodation fees are:

1. A single payment in full **within 14 days of the date of occupancy**.
2. In 3 instalments: **September**, **January,** and **April**.

Students are required to pay by the due dates agreed in the contract. Students who do not pay the required amount by the specified instalment dates will be subject to debt management procedures which are outlined in this policy (see [section 7](#_bookmark20)).

## Other Fees and Charges

The University may be required, on occasion, to raise invoices on students for Other fees and charges. These may include, but may not be limited to, library fines; hardship loan repayment; charges for non-return of IT equipment provided on loan by the University; provision of other resources. Such invoices, excluding hardship loans, are not eligible to be paid by instalments and become due immediately when invoices are raised. The Hardship loan repayments are due as agreed with the University. Students who fail to pay such invoices will be subject to debt management procedures which are outlined in this policy (see [section 7](#_bookmark20)).

## Payment Methods

The preferred method of payment for tuition and accommodation fees is via online bank transfer using the university’s secure payment portal. **The University does not accept**

**cheques or cash as a mode of payment for fees**. This is also applicable to students making payments from an overseas bank account. The portal is a secure method of payment that incurs no additional cost to the student when making payments from the UK only. The currency conversion rate for foreign transactions is subject to prevailing rates set by the payment portal provider Flywire. In order to make a payment, students should refer to the [Paying Your Fees](https://www.westminster.ac.uk/study/fees-and-funding/fees/paying-your-fees) [web page.](https://www.westminster.ac.uk/study/fees-and-funding/fees/paying-your-fees)

## Early withdrawal from studies or Interrupting your studies

It is the student’s responsibility to withdraw from their course of study and they can do this by completing the withdrawal application on ”my student record”.

Students who withdraw from the course of study may be liable to pay Tuition fees for all or part of the academic year as detailed below. Before withdrawing, students are advised to discuss matters in detail with their academic department, the Credit Control Team and [Student Advice.](https://www.westminster.ac.uk/current-students/support-and-services)

Non-attendance does not equate to withdrawing officially from the course. Only on submission of a completed withdrawal request via “my student record” will the University make appropriate adjustment to the Tuition fees as stated below. Without this information, students continue to be considered enrolled and will become liable for the full Tuition fee.

If you interrupt your studies with the intention of returning to the University at a later point, you will continue to be liable for the Tuition fees. Until the outstanding debt is settled in full there will be full hold placed on the account. **The Tuition fee liability chart provided in section**

* 1. **provides details of the fees you need to pay**. International students whose immigration status is dependent on their continuation on the course and who interrupt their studies will have their interruption notified to the Home Office (UKVI).

For detailed information on the procedure for early withdrawal and interruption of studies, please refer to the [Interrupting or Withdrawing from Studies](https://www.westminster.ac.uk/current-students/guides-and-policies/academic-matters/interrupting-or-withdrawing-from-studies) web page.

## Tuition Fee liability for withdrawal / Interruption from Studies Important information

* For fee liability purposes the Master of Architecture (RIBA II) and Graduate Diploma in Law (GDL) are considered under the UG fee liability and refund policies.
* Although the University will only charge fees from midnight on the day before the start of [**Teaching Week 3**,](https://www.westminster.ac.uk/current-students/term-dates) Student Finance England will count even short periods of enrolment on the course as a year’s previous study and any future funding will be affected. Students should contact [Student Advice](https://www.westminster.ac.uk/current-students/support-and-services) for further information.
* After the Cooling Off Period, any fee loan instalment paid by SFC/SLC which exceeds the amount of fee liable by the student will be returned to the SLC.
* After the Cooling Off Period, any non-SLC funded students can request a refund for any amount paid above the fee liabilities listed.

### Cooling Off Period

Students who withdraw within the 14-day Cooling Off period can receive a full refund (Excluding CAS deposit) of any Tuition fees paid for that academic year as follows:

* **New Students** - From the date of acceptance of an offer until midnight on the day before the start of **Teaching Week 3**. If the offer is accepted late, the student will still receive 14 days cooling off, even if this extends beyond the beginning of teaching week 3.
* **Continuing Students** - From the start of the new academic year (re-enrolment) until midnight on the day before the start of **Teaching Week 3**.

**Undergraduate**

|  |  |  |
| --- | --- | --- |
| **Liability Period** | **September Enrolment** | **Annual Fee**  **Liability** |
| First liability period  After Enrolment and before the start of the second term | Start of teaching week 3 until 18 January 2026 | 25% |
| Second liability period  Before the start of the third term | 19 January 2026 to 12 April 2026 | 50% |
| Third liability period | 13 April 2026 onwards | 100% |

**Postgraduate Taught**

|  |  |  |  |
| --- | --- | --- | --- |
| **Liability Description** | **September**  **Enrolment** | **January**  **Enrolment** | **Annual Fee**  **Liability** |
| First liability period  After Enrolment and before the start of the second term | Start of teaching Week 3 until 18  January 2026 | Start of teaching week 3 until 12  April 2025 | 33% |
| Second liability period  Before the start of the third term | 19 January 2026  to 12 April 2026 | 13 April 2026 to  20 September  2026 | 66% |
| Third liability period | 13 April 2026  onwards | 21 September  2026 onwards | 100% |

**Postgraduate Research**

Fee liability for Doctoral students is calculated pro-rata. This means that for any student who withdraws 14 days after enrolment, their liability will be calculated monthly, e.g., a student who enrols in September but withdraws in December, will be liable for 3 months of their total tuition fee.

## Withdrawal from University Student Accommodation

Students wishing to withdraw from their accommodation should refer to the terms and conditions of their Tenancy. Students are required to discuss financial implications of early withdrawal with the [Student Accommodation Team](https://www.westminster.ac.uk/study/accommodation) or their local residential team before vacating the premises. All rentals due for payment should be settled before the room is vacated.

## Refunds

Refunds will only be paid on request and are at the discretion of the University, provided the student is entitled to the refund and has followed all correct procedures as set out in this policy.

Students must not intentionally overpay their fees in order to obtain their living costs or circumvent any government regulation or restriction. Any fee payments received intended for living costs will, upon receipt of a refund request, be returned to the original sender. The University must abide by UK money laundering legislation.

All authorised refunds are returned to source. For fees that are paid by credit/debit card (either

online or offline), refunds will be credited back to the card charged with the original payment.

The University will not refund any shortfalls due to exchange rate fluctuations or offer compensation for any bank or other charges incurred.

If a student has a recorded debt to another department, any requested fee refund may be withheld and applied to the outstanding balance.

Refund processing times are as follows:

* Payments made online via WPM/Flywire: 7-10 working days after the request has been received & acknowledged by the finance team.
* Payments made using the Convera Platform: 2-3 weeks after the request has been received & acknowledged by the finance team.
* Direct bank transfer: these can take up to 5 weeks to be received after the request has been received & acknowledged by the finance team.

[The processing time is significantly longer as we have no control or influence over the banks processing times once, we have sent the request. This is one of the reasons why we no longer supply bank details and encourage students to use our preferred methods of payment.]

These processing times are for guidance only, and during peak times (September and January Enrolments) this can vary significantly.

## Application of Student fee policy, student circumstances, debt enforcement.

In applying the [Student Fees and Other Charges Policy,](https://www.westminster.ac.uk/about-us/our-university/corporate-information/policies-and-documents-a-z/student-fees-and-other-charges-policy) the University Credit Control Department will always seek to be sympathetic to individual students’ financial circumstances. However, for the University to do so, students must engage in dialogue with the Credit Control Department if they are experiencing difficulties in making payments.

Action to enforce settlement of debt for outstanding fees and charges will be taken against current and former students who have failed to engage with the Credit Control Department to find a solution to any outstanding debt issues, or who have failed to honour an agreement to pay. Such action may include, but is not limited to, the referral of individual cases to a Debt Collection Agency, Solicitor, and enforcement through the County Court. Details of debt action taken by the Credit Control department can be found in the Debt management procedures which are outlined in this policy (see [section 7](#_bookmark20)).

# Debt Management Procedures

## Tuition Fee Debt

Tuition fees may be paid in full or by instalments depending on the fee status of the student. Students who have been granted the option to pay by instalments should ensure that they meet the financial obligations on the dates agreed with the Credit Control Department. and mentioned in the Bank standing order or a continuous credit/debit card authority provided by them to the University.

Once a student debt becomes overdue for payment, the Credit Control Team will follow the below best practice credit control procedures to recover the debt in a consistent, fair, and compassionate way.

In the first instance, the Credit Control Team will attempt to contact the student using all appropriate means of available communication, based on the contact details provided by the

student to the University. Repeated attempts will be made and a log of all attempted communications will be kept on the student's record together with any responses and relevant correspondence received.

**The stages of debt management are set out below.** All stages are via email and text (where available).

### Any student who is experiencing difficulties in securing funding or managing their finances are encouraged to contact the [Student Centre](https://www.westminster.ac.uk/current-students/support-and-services) for information and guidance.

|  |  |  |  |
| --- | --- | --- | --- |
| **Stage** | **Debt Management Process** | **Action** | **Sanction** |
| 1 | **A welcome letter from the Credit Control Team**   * Including an Invoice / Financial Statement of Account showing the balance due * Introducing the student to their designated Credit Controller * Making the student aware of the financial commitment for the academic year. | Yes | n/a |
| 2 | **First reminder letter**   * Advising the student their payment is now 7 days overdue. * Asking the student to make contact and arrange payment. | Yes | n/a |
| 3 | **Final reminder letter**   * Advising the student that urgent action is required to avoid debt escalation and potential sanctions. * The student will be provided with 7 days from the date of the letter to settle the debt or engage with the Credit Control Team failing which the debt will be assigned to a debt collection agency/solicitor for debt chase/legal action including County   Court Judgements. | Yes | n/a |
| 4 | **After following actions 1 to 3 above**   * Any student who owes the University £250 or more in Tuition fees **will not have their marks presented to or considered by any Assessment Board.** * Consequently, such “Overdue debtors” will not be permitted to progress, re-enrol, graduate, attend a graduation ceremony, or receive any results, certificate, diploma or official transcript in relation to the programme of study to which the debt   relates. | n/a | Yes |
| 5 | * At the date of re-enrolment each year, any student with an outstanding Tuition fee debt in excess of £250 or more originating from the previous academic year will ordinarily have their enrolment with the University terminated at the end of the academic year. * The university reserves the right to place the fee debtor sanction and terminate a student’s enrolment for those students with tuition fee debts of greater than £250 without completing the debt management process as detailed above. * International students whose immigration permission is dependent on their enrolment with the University of Westminster will be reported to the UKVI if they fail to enrol due to non-payment   of fees, or if their registration is terminated. | n/a | Yes |

**Notification to Campus Registry Offices**

Periodically a schedule of overdue student debtors may be submitted to the relevant Campus Registry Office to share information and to identify students who may have left their courses. Campus Registry Offices will update student records where students have withdrawn from a course during the year.

## Late Payment – Tuition fee debt

Where a student encounters financial difficulty, the student must contact the Credit Control Team via [Student Centre](https://www.westminster.ac.uk/current-students/support-and-services) at the earliest opportunity, preferably before an instalment becomes overdue.

Students who do not make contact prior to an instalment date will be contacted by the Credit Control Team as detailed in [section 7.1](#_bookmark21) above. The correspondence will advise the student of the amount outstanding and the due date. The student will be asked to make immediate payment or to contact a Credit Control Officer. In addition to standard emails, the Credit Control Officer will endeavour to respond to queries logged or in some case by telephone or non-University email.

If there is genuine difficulty in making payment, the Credit Control Officer will endeavour to support the student within their remit of authority and will assist with referrals to other support services at the University as appropriate. The Credit Control Officer will offer a maximum of three instalments to assist the student in settling the debt which is in line with the stipulations of the Consumer Credit Act.

### Students will also be advised that they are not entitled to progress to the next academic year of study, if they have an outstanding Tuition fee debt of greater than £250.

Students must be able to provide evidence of their financial circumstances verifying that they can either meet all the obligations including any payment arrangement made, or that the situation affecting their immediate ability to pay will change to enable full payment.

## Sanctions for non-payment of Tuition fees and debt recovery actions

The University encourages students who find themselves in financial difficulties or have their funding delayed, to contact the University’s Credit Control Team to discuss a payment plan. Students are also advised to check information, advice and support available on the University’s [Student Hub](https://www.westminster.ac.uk/current-students/support-and-services/student-advice) and to contact the [Student Centre](https://www.westminster.ac.uk/current-students/support-and-services) for help.

Students who fail to make payment of overdue instalments or an agreed payment plan for Tuition fee debts will be subject to debt recovery action approved by the University. In taking these steps, the Credit Control team will pay due regard to circumstances of the student in an effort to mitigate serious negative impact on the student’s wellbeing.

**Where a student’s “overdue debtor” status is later removed following full settlement of the outstanding debt, the student’s academic results will normally be presented to the next scheduled meeting of the relevant Assessment Board. If the debt is not settled by the advertised results publication date, a student will need to wait to be invited to a future graduation ceremony. Results publication dates can be found on the** [**Term dates**](https://www.westminster.ac.uk/current-students/term-dates) **web page.**

## Undergraduate and Postgraduate students

Students who fail to pay the instalments by the due dates provided in [section 6.5,](#_bookmark10) or by the due dates specially arranged with the University and have a tuition fee debt the University, may receive any one or more of the following sanctions:

(i) Students with a Tuition fee debt which is more than 30 days overdue, will have their

debts referred to a debt collection agency/solicitor for debt chase/legal action including County Court Judgement.

1. Students with a Tuition fee debt in excess of £250 which remains unpaid after all debt recovery actions have been exhausted will not have their marks presented to or considered by any Progression and Award Board. Consequently, such “Overdue debtors” will not be permitted to progress, re-enrol, graduate, attend a graduation ceremony, or receive any results, certificate, diploma or official transcript in relation to the programme of study to which the debt relates, until they have rectified their situation
2. At the date of re-enrolment each year, any student with an outstanding Tuition fee debt originating from previous academic year in excess of £250, will ordinarily have their enrolment with the University terminated. Students whose enrolment is so terminated will be advised of this in writing.

In addition to the sanctions noted in section 7.3.1 (i), (ii), (iii), international students whose immigration permission is dependent on their enrolment at the University of Westminster will be reported to the UKVI in accordance with the University’s Student Sponsorship license if they fail to enrol due to non-payment of Tuition fees, or if their enrolment is terminated.

If at any point during the debt management process, the student settles the debt in full inclusive of all legal and collection fees, the University will remove all sanctions and restrictions placed on the student’s account. **Please note that if the debt is not cleared until after the advertised results publication date, the student’s academic results will normally be presented to the next scheduled meeting of the relevant Progression and Award Board.** This could mean that the student has to return as a part-time or ‘assessment only’ student for up to one year in order to retrieve any outstanding assessment(s) or wait to be invited to the next graduation ceremony.

## Postgraduate Research Students

At the date of re-enrolment each year, the University will exclude students from enrolment if they have an outstanding Tuition fee debt in excess of £250 originating from the previous academic year.

If the student is an international student whose immigration permission is dependent on enrolment at the University, the student will be reported to the UKVI if they fail to enrol due to non-payment of fees, or if their enrolment is terminated.

**If students have an outstanding Tuition fee debt at the point of submitting their doctoral research project, they will not be invited to attend the viva examination. The thesis will not be forwarded to the examiners until the debt is paid**. If students find themselves in this situation, they should contact the [Student Centre.](https://www.westminster.ac.uk/current-students/support-and-services) Consequently, they will not be permitted to graduate, attend a graduation ceremony, or receive any results certificate, diploma or official transcript in relation to the programme of study to which the debt relates.

International students whose immigration permission is dependent on their enrolment at the University of Westminster will be reported to the UKVI in accordance with the University’s Student Sponsorship license if they fail to enrol due to non-payment of Tuition fees, or if their enrolment is terminated.

## Termination of Enrolment, legal action and cost of recovery

When debt remains unpaid after all debt collection action has been exhausted, the University will terminate the student’s enrolment. The University will also advise the student that the debt is being referred to a nominated Debt Collection Agency (DCA) or a Solicitor. Students will then be required to contact the DCA/Solicitor to discuss debt and repayment arrangements.

Any charges incurred as a result of referring a debt to an external agency may be added to the student’s account. The University may also register information, including ‘personal data’ (as defined in the UK General Data Protection Regulations (GDPR) and Data Protection Act 2018) about a student with a credit reference agency and may disclose personal data to the DCA/Solicitor or tracing agency with no further notice to the student. The DCA/Solicitor or tracing agent will act on behalf of the University and will contact the student and endeavour to make a realistic payment arrangement. Where this is not possible, the DCA/Solicitor will be instructed to commence legal proceedings against the debtor. Where the debtor is no longer in the UK, the DCA/Solicitor will instruct an alternative agent in the debtor’s location to collect the debt on behalf of the University.

Where the debt remains unpaid after initial efforts by the DCA/Solicitor to recover the amount, then the University will provide instructions to solicitors to obtain a money judgement against the debtor under the County Court Act 1984.

Once judgement has been obtained, the University will consider instigating action to enforce the judgement. However, careful consideration will be given to the student’s known circumstances. In some cases, enforcement action may be held in abeyance until such time when the student is able to pay or make payments towards the debt.

If at any point during the legal chase process, the student settles the debt in full inclusive of all legal and collection fees, the University will remove all sanctions and restrictions placed on the student’s account. **However, it should be noted that a student may still need to wait for any results to be confirmed by a Progression and Award Board, or to attend a graduation ceremony.**

***Guidance Note:*** If the University instigates legal proceedings as outlined in this policy, and this results in a County Court Judgement (CCJ) being registered in favour of the University, the student’s future ability to obtain credit will be affected. This includes the ability to enter into a mobile phone contract, borrow from banks / lenders (including mortgage lenders), or enter into any rental contract.

## Appeals against decision to terminate enrolment

Appeals against decision to terminate enrolment as stated in [section 7.3](#_bookmark23) of the policy must be made **within 10 days of receiving written notification**. An appeal must be made by submitting the Debtor Sanctions Appeal Form to the Director of Finance. A link to the Debtor Sanctions Appeal Form is provided in [Annex 1.](#_bookmark34) Grounds for appeal include:

1. Material or procedural error
2. Disproportionate action
3. Personal Circumstances.

Appeals submitted in time, citing at least one of the listed grounds for appeal and the reasons for this, will be considered by the Director of Finance **within 10 working days of receipt**. Decisions are conveyed to the student in writing as soon as practicable after the decision is made. The decision will be made by the Director of Finance based on the evidence made available in the Debtor Sanctions Appeals Form.

During the appeals process, the debt collection action will continue, however passing the account to the external DCA/Solicitor will be held pending the outcome of the appeals process or investigation.

## Reinstatement

The Credit Control Team will endeavour to resolve debt issues without recourse to sanctions, however in some cases these will be unavoidable. Where sanctions are applied but a student subsequently clears all outstanding Tuition fees before the end of the academic year in question, reinstatement may be considered.

Reinstatement will be contingent on all academic requirements being met and overdue Tuition fees being paid in full prior to the re-enrolment deadline date. **If the debt is not cleared until after the advertised results publication date, the student’s academic results will normally be presented to the next scheduled meeting of the relevant Progression and Award Board.** This could mean that the student has to return as a part-time or ‘assessment only’ student for up to one year in order to retrieve any outstanding assessment(s) or wait to be invited to the next graduation ceremony.

## University Financial Awards

Where a student qualifies for University financial award (e.g., bursary, scholarship, or hardship funds), the University reserves the right to use the monies from any award to settle any or all overdue debts which may be outstanding to the University.

## Accommodation Debt

Students living in University owned accommodation are tenants and enter into a Legal tenancy agreement for a fixed period. If a student decides to leave the residence before the end of that fixed period, they will be required to pay rent for the full duration of the tenancy agreement.

If the student withdraws from their course and has completed the necessary paperwork, this entitles the student to leave their University owed accommodation and be charged to their departure date.

When students apply for accommodation, they agree to abide by the Conditions of Tenancy Agreement. These conditions include the requirement to pay rent either in full at the beginning of the tenancy agreement or on specific instalment dates specified in the tenancy agreement.

The Residential Life Team will periodically send out rent reminder letters to the students for the payment due. Please refer to [section 7.9](#_bookmark29) for the debt reminder letter cycle.

Where a student is suffering financial difficulty, they must contact the local Residential Life Team at the earliest opportunity, preferably before an instalment becomes overdue. The Residential Team will advise the student and will endeavour to fully support the student.

## Late Payment of accommodation instalments

If an accommodation instalment remains unpaid beyond the due date, reminder letters will be sent to the student requesting immediate payment. The reminder letters and the key days when the reminder letters will be sent is provided in the table below. Should the student fail to pay on receipt of the reminder, and /or fail to contact the Residential Life team to discuss the matter, further reminder letters will be sent to inform the student of escalated action of referral to Debt Collection Agencies/Solicitors or asking them to vacate the halls of residence. The Residential Life Team will also endeavour to make direct contact with the student during this period.

If there is evidence of genuine difficulty in making payment, the Residential Life Team will try to agree a realistic programme of payment, which is within the means of the student and payable over a period. Student will be advised that they may be required to vacate their room if they are unable to make or maintain any payment arrangements. Students must be able to provide evidence of their financial circumstances, which confirm that they can either meet all their obligations including any payment arrangement made, or that the situation causing the difficulty in meeting payments will change and enable full payment.

The details of the event / debtor letters cycle is provided below:

|  |  |  |
| --- | --- | --- |
| **Day** | **Event** | **Details** |
| Day 1 | Display of rent payment reminder notice | * The rent payment reminder notice is displayed at the halls of residence reception desk and notice board and emailed to all residents who   are due to pay Accommodation fees. |
| Day 3 | Rent Reminder 1 | * This letter is sent to residents giving them a week to pay the Accommodation fees. * Between day 4 and day 10, the residential coordinators contact students who have not paid their rent to inform them the rent was overdue. * Student Loan Company issues are reported and investigated. |
| Day 10 | Rent Reminder 2 | * This letter informs residents to pay the dues within seven days from the date of this letter. * Residential coordinators continue to meet with debtors between Day 10 and 17 and continue to liaise with Student Loan Company etc. |
| Day 17 | Rent Reminder 3 | * This letter informs residents to pay the dues within seven days of the date of this letter. * Debtors who are awaiting funds from Student finance will be advised to meet student advisors for advice. * At this stage of the process, the Residential Life Team meet to decide on further actions on debts.   Student Advisors can be contacted via the [Student](https://www.westminster.ac.uk/current-students/support-and-services) [Centre.](https://www.westminster.ac.uk/current-students/support-and-services) |
| Day 25 | Rent Reminder 4 | * This is a final letter to residents to pay the dues within seven days of the date of this letter and if they fail to settle, the debts will be referred to Solicitors/ debt collection agents for litigation and debt collection action. * Students will also be issued notice to quit the hall of residence. |

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## Sanctions – accommodation debt

If any instalment remains outstanding beyond the due date and no realistic payment plan has been agreed, students will be issued with Notice to Quit only when they owe rent in excess of a week’s rent. This notice informs them that continued non-payment of instalments after the due dates will result in the requirement to vacate the room by a specified date. It is always the intention of the University that evicting a student is avoided where possible and as such the Residential Life Team will endeavour to contact students directly and make reasonable payment arrangements. In some circumstances, the local Residential Life Team will visit students to encourage dialogue for settling overdue amounts.

The Residential Life Team will make every effort to support the student, including seeking funding from student support department or bursaries before they are issued with a Notice to Quit.

Where the deadline for payment of the first instalment has passed and the Notice to Quit is

enforceable but the student has failed to vacate the room, the Residential Life Team will commence eviction proceedings in accordance with the Housing Act 1988 and Protection from Eviction Act 1977.

### Debt Recovery Action – accommodation debt

Where the student vacates the room and has unpaid overdue debts, the student details will be passed to a nominated Debt Collection Agency (DCA)/Solicitor who will act on behalf of the University. The DCA/Solicitor will contact the student and endeavour to make a realistic payment arrangement. Where this is not possible, the DCA/solicitor will be instructed to commence legal proceedings against the debtor. Where the debtor is no longer in the UK, the DCA/solicitor will instruct an alternative agent in the debtor’s location to collect the debt on behalf of the University.

Where the debt remains unpaid after initial efforts of DCA/solicitor to recover the amount, then the University will provide instructions to solicitors to obtain a money judgement against the debtor under the County Court Act 1984.

If the University instigates legal proceedings as outlined in this policy, and this results in a County Court Judgement (CCJ) being registered in favour of the University, the student’s future ability to obtain credit will be affected.

Once judgement has been obtained, the University will consider instigating action to enforce the judgement. However, careful consideration will be given to the students known circumstances. In some cases, enforcement action may be held in abeyance until such time when the student is able to pay or make payments towards the debt.

This course of action will be taken regardless of the student’s enrolment status**. Students who have accommodation debt outstanding at the end of an academic year will not be entitled to book summer accommodation, or University accommodation in subsequent years.**

## Other Debt

Students may on occasion be required to pay amounts to the University not related to Tuition fees or accommodation rental fees. Sums due may include but not restricted to items noted below:

1. Repayable hardship loans
2. Library fines (lost books / late return fines)
3. Charges for unreturned equipment including laptops, etc.
4. Compensation payments arising from Disciplinary Action
5. Accommodation (non-rental) charges

## Sanctions – other debt

Where such balances are outstanding beyond the due dates, the University’s Credit Control Department will engage with the student to clear the debt. Where such debt remains outstanding despite requests for payment alternative sanctions may be invoked. These may include, but not be limited to:

1. Restriction / withdrawal of Library book loans and equipment loans.
2. Withdrawal of access to further hardship funding until previously provided loans are repaid.
3. Removal of eligibility for future residence in the University accommodation where accommodation debts for earlier occupancy remain unpaid.
4. Further disciplinary action (in the case of failure to pay any compensation payments)

Should students fail to pay the outstanding balance; student details will be passed to a

nominated Debt Collection Agency (DCA)/Solicitor who will act on behalf of the University. The DCA/Solicitor will contact the student and endeavour to make a realistic payment arrangement. Where this is not possible, the DCA/Solicitor will be instructed to commence legal proceedings against the debtor. Where the debtor is no longer in the UK, the DCA/Solicitor will instruct an alternative agent in the debtor’s location to collect the debt on behalf of the University.

Where the debt remains unpaid after initial efforts by the DCA/Solicitor to recover the amount, then the University will provide instructions to solicitors to obtain a money judgement against the debtor under the County Court Act 1984.

Once judgement has been obtained, the University will consider instigating action to enforce the judgement. Careful consideration will be given to the students known circumstances. In some cases, enforcement action may be held in abeyance until such time when the student is able to pay or make payments towards the debt.

***Guidance Note:*** If the University instigates legal proceedings as detailed in this policy, and this results in a County Court Judgement (CCJ) being registered in favour of the University, the student’s future ability to obtain credit will be affected.

## Fraudulent Activity

In the event of fraudulent or suspected fraudulent activity by a student, the University will follow the process outlined in the [Student Disciplinary procedure](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/student-code-of-conduct) and [Student Code of conduct.](https://www.westminster.ac.uk/sites/default/public-files/general-documents/Student_Code_of_Conduct_2023_2.pdf)

# Financial Hardship

## Tuition Fees

Where a student shows that they have a genuine hardship issue which is preventing payment of Tuition fees should contact the Credit Control Team. The Credit Control Team will provide all reasonable support within their discretion to support students experiencing genuine financial hardship to help them address outstanding payments. Please refer to [section 7.2](#_bookmark22) of the policy for further information.

The credit control team can be contacted via Email at [studentcentre@westminster.ac.uk](mailto:studentcentre@westminster.ac.uk)

## Student Advice

The Student Advice Team at the University offer specialist advice and support on a range of issues including funding from the Student Loan Company (SLC), information for international students on visas, Tuition fee status queries, social security benefits and entitlements to students, money management, council tax liability etc.

The team offers appointments at Harrow and Marylebone which can be booked via the [Student](https://www.westminster.ac.uk/current-students/support-and-services) [Centre.](https://www.westminster.ac.uk/current-students/support-and-services) They also offer virtual and telephone appointments.

## Accommodation Fees

For Accommodation fees, the student should contact their local Residential Life Team to discuss their financial hardship. The Residential Life Team will also provide advice and support on managing their debt. Their contact details can be found in [section 4 Definitions and](#_bookmark3) [Contacts.](#_bookmark3)

The Residential Life team will provide all reasonable support within their discretion to support students experiencing financial hardship to help them address outstanding payments. The team will signpost the student to the Student Advice via the [Student Centre,](https://www.westminster.ac.uk/current-students/support-and-services) who offer advice on debt and managing finances to the student.

## Annex 1: Debtor Sanctions Appeal Form

# Debtor Sanctions Appeal Form

This form is to be completed by students who have received written notification that their enrolment has been terminated and who wish to appeal this decision.

This form can be found on the [Student Fees and Other Charges Web Page.](https://www.westminster.ac.uk/about-us/our-university/corporate-information/policies-and-documents-a-z/student-fees-and-other-charges-policy)

## Annex 2: Web Links and Glossary

### Glossary

CCJ County Court Judgement

CCT Credit Control Team

DCA Debt Collection Agency

GBP British Pounds Sterling

GDL Graduate Diploma in Law

RIBA II Master of Architecture

SFC Student Funding Council

SLC Student Loans Company

UKVI UK Visas and Immigration

### Web Links featured in the Student Fees and Other Charges Policy.

Accommodation <https://www.westminster.ac.uk/study/accommodation>

Contact us <https://www.westminster.ac.uk/current-students/contact-us>

Fees and Funding <https://www.westminster.ac.uk/study/fees-and-funding>

Interruptions and Withdrawals [https://www.westminster.ac.uk/current-students/guides-and-](https://www.westminster.ac.uk/current-students/guides-and-policies/academic-matters/interrupting-or-withdrawing-from-studies)

[policies/academic-matters/interrupting-or-withdrawing-from-](https://www.westminster.ac.uk/current-students/guides-and-policies/academic-matters/interrupting-or-withdrawing-from-studies) [studies](https://www.westminster.ac.uk/current-students/guides-and-policies/academic-matters/interrupting-or-withdrawing-from-studies)

Paying Your fees [https://www.westminster.ac.uk/study/fees-and-](https://www.westminster.ac.uk/study/fees-and-funding/fees/paying-your-fees) [funding/fees/paying-your-fees](https://www.westminster.ac.uk/study/fees-and-funding/fees/paying-your-fees)

Student Advice [https://www.westminster.ac.uk/current-students/support-and-](https://www.westminster.ac.uk/current-students/support-and-services/student-advice) [services/student-advice](https://www.westminster.ac.uk/current-students/support-and-services/student-advice)

Student Centre https://[www.westminster.ac.uk/current-students/support-and-](http://www.westminster.ac.uk/current-students/support-and-) services

Student Complaints [https://www.westminster.ac.uk/current-students/guides-and-](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/student-complaints)

[policies/student-matters/student-complaints](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/student-complaints)

Student Disciplinary Regulations [https://www.westminster.ac.uk/current-students/guides-and-](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/student-code-of-conduct)

[policies/student-matters/student-code-of-conduct](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/student-code-of-conduct)

Student Hub <https://www.westminster.ac.uk/current-students>

Term Dates <https://www.westminster.ac.uk/current-students/term-dates>