

## LIVERPOOL HOPE UNIVERSITY

### Policy on Student Debt

Approved by:	University Council
Date approved :	3 <sup>rd</sup> July 2014

Please note that, for students in Halls of Residence, then the Accommodation Contract applies and paragraph 11.2 states that the University reserves the right to terminate the Accommodation Contract if the student fails to make any payment that is due and payment is overdue by 30 days or more. Any outstanding accommodation charge debt at the end of the licence period will be pursued through the external debt collection agency.

1. No student shall normally be permitted to renew registration until all tuition and academic related fees relating to the previous session have been paid.
2. Those students who register or re-register at Liverpool Hope University need to make an agreement as to the payment of their tuition fees. On the first breach of the agreed payment plan, or failure to make such an agreement, this will result in library loan facilities and Hope network facilities being suspended during that breach. A second such breach, or continued failure to make an agreement, will result in the withdrawal of all rights and de-registration from the University. One week's notice will be given before de-registration is effected.
3. In terms of international students, full non-refundable deposits of at least £3000 must be received prior to arrival and at least 50% of the remaining balance paid before registration can be effected and attendance at classes commence. A plan must be agreed with the Finance Department re. the remaining balance (*see also 2 above*).

International students de-registering will not have deposits returned. They will be liable for full payment of fees; where in exceptional circumstances such fees are refunded (with the written permission of the Vice-Chancellor & Rector or the Pro Vice-Chancellor Resource Management & Planning) they will be returned through their agents or directly to the institution the student is transferring to. The University reserves the right not to transfer monies to institutions which are not comparable in standard to that for which the study permit was granted.

4. No student shall normally be allowed to graduate or receive an award until all tuition and academic related fees or significant debt for other University services owing to the University have been paid. The University will consider each case on its own merits and not withhold the right to graduation unreasonably.
  
5. For non tuition fee debt, and where the student can provide evidence of hardship, the University may agree a repayment plan whilst the student is registered. If the terms of the repayment plan are breached, then the University will consider the individual case and if the debt relates to academic matters, then the process in paragraph 2 above may be implemented. Where a student leaves the University with outstanding debt, the University will use a commercial debt collection agency to recover the monies owed.