



European School  
of Osteopathy

# Payment and debt procedures

(Students charged Home and  
International fees)

2019 - 2020

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## 1.0 Introduction

The European School of Osteopathy's payment and debt procedure policy dictates the following:

- To ensure payment for fees and charges is received at the correct time.
- To avoid high levels of debt each year and to reduce the amount of irretrievable debt.
- To reduce the amount spent on collection and legal charges.
- To introduce sanctions which are fair, but robust enough to be effective but do not penalise unreasonably.
- To provide clarity for students and European School of Osteopathy employees alike.

It is acknowledged that debt can be an emotive and sensitive issue. The Procedures are therefore formulated to allow a degree of flexibility. However, students have an obligation to ensure their financial affairs are in order.

Students will receive various notices with advice, demands and sanctions clearly highlighted. Only in those cases where students do not fulfil their responsibilities will the ultimate action be taken to withdraw them from the course.

### 1.1 Aims

- The University's policy is always to try to minimise levels of debt, and of bad debts, in order to protect the overall financial health of the University.
- The University will at all time seek to be sympathetic to, and understanding of, individual student's financial circumstances. However, for the University to do so, students must engage in dialogue with the University if financial difficulties are being experienced.
- Action, including legal action, to enforce settlement of debt for outstanding fees and charges will be taken against all current and former students who have failed to engage with the University to find a solution to any outstanding debt, or who have failed to honour agreements to pay.

### 1.2 Student Responsibility

- Students must arrange for the payment of any fees or other costs associated with studying at the University.
- To provide or ensure the payment for fees and other charges by the due dates.
- To notify Ashleigh Jackson ([ashleighjackson@eso.ac.uk](mailto:ashleighjackson@eso.ac.uk)) as soon as there has been a change in circumstances
  - Changes of Name
  - Change of address (term-time)
- Students must communicate with the University regarding the payment of any fees of charges.

A student who believes particular circumstances should be taken into account or a student is not happy about a decision concerning the payment of tuition fees payable to the University, they should, in the first instance, write to:

Ashleigh Jackson, Administrative Officer, The European School of Osteopathy, Boxley House, The Street, Boxley, Maidstone, Kent ME14 3DZ. [Ashleighjackson@eso.ac.uk](mailto:Ashleighjackson@eso.ac.uk)

If a student is not happy about a decision concerning the payment of any other fees or charges payable to the University, they should, in the first instance, write to:

Ian Fraser, CEO, The European School of Osteopathy, Boxley House, The Street, Boxley, Maidstone, Kent ME14 3DZ. [ianfraser@eso.ac.uk](mailto:ianfraser@eso.ac.uk)

## 2.0 Liability

- a) Fees for self-funders are due in full within one week of enrolment but with an instalment option. It is expected that students due to pay their own fees will arrive at enrolment with a signed instalment agreement.
- b) The first instalment is to be paid within one week of enrolment with subsequent instalments paid at the beginning of the second and third terms. Instalment forms are available in the documentation or can be downloaded from the Learning Zone.
- c) It is expected that students due to pay their own fees will either pay in full or pay the first instalment within one week of enrolment and sign an instalment agreement. Students who do neither will be in a default position and subject to the collections process.

## 2.1 Enrolment – Continuing students

Re-enrolment of students with a debt:

- a) It is proposed that substantial debt arising as a consequence of tuition fee debt should prohibit students from re-enrolling back with the University.

## 2.2 Students who withdraw

- a) These students are liable for the instalments falling due in each term in which they are in attendance on day 1 (typically this would be one-third of the annual fee for each term) due at the beginning of each term.
- b) If a student withdraws during the first term or study period, they will be liable only for the instalment paid on enrolment.

## 2.3 Students who suspend

Suspending students will follow the same process as for withdrawing students above:

- a) If a student repeats a term in the subsequent year, this will mean an overlap of funding or fee payment.

## 2.4 Graduating Students

- a) Students may be invited to attend the graduation ceremony; however, the award certificate will be withheld where students have tuition fee debt. Certificates will not be withheld for any other reason.

Students will be made fully aware of their debt in several ways:

- Ongoing debt management
- Statement of overdue accounts are issued periodically

Students will receive their award certificate once their tuition fee debts have been cleared in full.

## 3.0 Process for pursuing debt

- a) When Finance representatives are pursuing tuition fee debts from enrolled students they will:

- Issue a series of reminder notices to
  - i) Their University email address
  - ii) By post to their registered term address

setting out the implications if they do not pay their debts when due. This notification will be well in advance of any rights being withdrawn.

- notify students that they can contact Ian Fraser, CEO, if they are experiencing financial difficulties
  - invite students to contact Ian Fraser, CEO, to discuss their payment problems
  - not impose sanctions whilst good-faith discussions are going on with the student concerned, within a reasonable time frame.
- b) Refer to the Table of Collections actions at Appendix 1. These actions are subject to changes and may be varied to meet the needs and circumstances of individual students.
  - c) In exceptional circumstances, students may be permitted to alter their arrangements. Such arrangements may only be made with the agreement of Finance. Student should first contact Ian Fraser, CEO, who will discuss their account and agree alternative arrangements wherever possible.
  - d) Where an alternative arrangement cannot be agreed or the student fails to keep to the agreement the student's account will be in default and sanctions will then apply.

Failure to keep to an agreed payment option without prior agreement will invalidate the agreement and the full amount will become due immediately and sanctions will then apply.

e) Allocation of funds

- If a student makes a partial payment in respect of an account, the sum paid will be allocated against the oldest outstanding transaction. Where that transaction is formally in dispute the amount will be set against the next oldest transaction.

f) Student Leaves with a Debt

- If a student leaves their programme with debt still owing to the University, Finance will continue to pursue recovery of the debt. If the former student fails to make arrangements to settle the outstanding amounts, they will be referred to the University's debt collection agency for further action, up to and including court action.
- Students whose accounts are in the hands of an external debt collecting agency should correspond with that agency
- The University reserves the right to pass on any collection or legal charges they have incurred in the collection of any outstanding tuition fees to the student.

g) Legal Action

- The University may opt to take County Court legal action on any unpaid account. The student will be liable for any court costs associated with the legal process. If a County Court Judgement is awarded against the student, this may affect their future ability to raise funds or enter into credit agreements.

## 4.0 Sanctions for Students with Debt

- a) Sanctions will be applied to students who do not conform to University policy for the payment of any amount owing in respect of tuition fees relation to their academic study. The aim is that low level sanctions will have the desired effect and a student's debt problem is resolved quickly before full sanctions are imposed.
- b) Each year the University will review the level of debt considered acceptable. Debt above this level will be classed as 'Substantial Debt'. For 2018-19 the level of substantial debt is set at £500 and above.

- c) Sanctions will only be applied to students who do not confirm to University policy for the payment of any amount owing in respect of tuition fees relating to academic study as follows:
- Payment not received within 10 working days of enrolment
  - When a current student defaults in their instalment or does not pay tuition fees at the correct time
  - Continuing students with a tuition fee debt to progress from one academic period to another
  - Students at the end of their course and graduation
  - Students returning after a period of suspension
- d) Where a student has defaulted on an instalment, after every reasonable effort has been made to secure payment, Finance will notify the student that access to classroom and clinical education will be withdrawn unless payment is received by a specified date. Students will be informed that on payment of the tuition fee debt (or agreement on a revised instalment plan is reached with Finance) access will be reinstated.

Students should:

- a) pay their fees or
  - b) provide evidence of funding or
  - c) make a suitable arrangement with Finance for the debt to be cleared
- e) Where, after all reasonable efforts have been made to secure payment, and no response has been received from the student in debt, Finance will inform the Faculty to withdraw the student on the basis of non-payment of tuition fee debt owed to the University.
- f) Sanctions will be lifted if a student makes an agreement with Finance to pay in instalments and shall remain lifted provided payments are made in accordance with the agreed schedule. However, where payments are later rescinded, sanctions will be restored until such a time as cleared funds are received. In such cases, Finance will reapply sanctions and advise the Faculty accordingly.

## Appendix 1

### Table of collection actions and indicative sanctions schedule for student tuition fee debtors 2018-19

The action taken may vary from the time period, but will not be before the days specified.

Step	Working Days	Action	Responsibility	Comment/Action
1	Pre-enrolment	Enrolment documentation issued with Instalment Agreement Form	Admissions	
		Check for Debtor flags on students accounts	Finance/ Administrator	
2	At enrolment	Check which students are self-funding and have provided a completed Instalment Agreement Form	Admissions	Students have 10 working days from enrolment to pay full amount or 1 <sup>st</sup> instalment
3	Days 1- 2	Invoice created on system. Invoice sent by post to term-time address and by email	Finance/ Administrator	<b>Reminder 1</b>
4	Ongoing	Accounts checks for payment	Finance/ Administrator	Allocate payments in Credit. Updated on 'Instalment Tracker.xl' and receipt sent by post
5	Days 5-6	2 <sup>nd</sup> reminder of amount due by email	Finance/ Administrator	<b>Reminder 2</b> Invoice is overdue and that sanctions will be commenced if payment is not made. Student directed to Finance if facing financial difficulty.
6	Day 15	3 <sup>rd</sup> reminder of amount due by email	Finance/ Administrator	<b>Reminder 3</b> 5 working days notice of possible removal of access to classroom and clinical education. Date given by which account must be settled.
7	After Day 20	4 <sup>th</sup> reminder of amount due by email/withdrawal	Finance/ Administrator	<b>Reminder 4</b> Notice to student giving 5 working days notice of possible withdrawal from the University. Copy to Student Services.
8	Day 1 of next liability period	Where the first liability period was paid, but the payment relating to the next period has not been paid	Finance/ Administrator	<b>Follow steps 4 – 8 above</b>

## Auditing

Policy Name:	Payment and Debt Procedures
Policy Owner:	Ian Fraser
Policy Approver:	Policy Management Committee
Audience:	Self-funding students, staff
Storage Location:	Learning Zone
Effective Date:	09.2019
Review Date: (Unless other revisions are required prior to this date)	05.2020
Version:	Approved version 1.0
Equality Impact Assessment:	Are there any implications for a protected characteristic group as defined by the Equality Act 2010 in this policy? <input type="checkbox"/> Positive Impact <input type="checkbox"/> Negative Impact <input checked="" type="checkbox"/> Neutral
Details:	

## Contact Us

Ashleigh Jackson

Administrator

[ashleighjackson@eso.ac.uk](mailto:ashleighjackson@eso.ac.uk)

01622 671558

European School of Osteopathy, Boxley House, Boxley, Maidstone, Kent ME14 4DZ

Ian Fraser

CEO/Finance

[ianfraser@eso.ac.uk](mailto:ianfraser@eso.ac.uk)

01622 671558

European School of Osteopathy, Boxley House, Boxley, Maidstone, Kent ME14 4DZ



# Instalment Agreement Form

Student name

Student ID

Total tuition fees 2019-20

Home £ 9,250

International £ 11,000

Payment  
dates

On or before (04/10/2019)

£ 3,250

£ 4,000

On or before 06/01/2020

£ 3,000

£ 3,500

On or before 20/04/2020

£ 3,000

£ 3,500

**By signing this form you agree to the following:**

1. I have paid the first installment (by 04/10/2019)
2. I have arranged or will arrange with my bank to make the above transfers to the European School of Osteopathy's bank account for payment of my tuition fees.
3. I will inform Accounts Payable immediately if the payment cannot be made. Contact details above.
4. If the payment is not made in accordance with the agreement and you have failed to inform Accounts Payable your account will be in default and you may be asked to pay any outstanding amount in full.

Signature

Date

**Bank details for direct transfer/standing order:**

Barclays Bank plc, P.O Box 17, 40/46 High Street, Maidstone, Kent, ME14 1SS, UK

Sort Code: 20-54-11

Account Number: 40703389

Swift Code: BUKBGB22

IBAN Number: GB83 BUKB 20541140703389

Account Name: European School of Osteopathy

**Please quote the full name of the student as reference for the transfer.**

**If payment is made by someone else on behalf of a student, please state the student's name as the 'payer'. We cannot track and allocate payments under any other name.**