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Student Tuition Fee Payment Management: Process & Guidelines

Introduction

1. This document sets out the University's processes and guidelines in the management of tuition fees for self-funded students and any related debt collection. It should be considered in conjunction with the Self-Funding Students Policy found here:

[Important information | Bournemouth University](#)

This the Policies and Procedures webpage for students and the relevant policy is found in the Finance Policies section, dependent on the year that the student starts with the University.

2. **This document is for self-funded students only**, setting out the process and guidelines where a tuition fee payment becomes overdue. This is not relevant to students funded by Student Finance, except where the student is not eligible for funding, or funded directly, and personally liable for the tuition fees. This can include students who are Undergraduates (UG); Postgraduates (PG); and Postgraduate Research (PGR).
3. This document does not set out policy and should not be seen as such. This documents sets out best practice for the University in its debt collection. As such, these processes and guidelines may change due to circumstances beyond the University's control, as an example.
4. Students covered by this process are expected to communicate promptly, transparently and honestly about their circumstances, in particular any factors affecting their ability to make payment. If they do not do so this may limit BU's ability to support the student in avoiding withdrawal from their studies and/or accessing appropriate guidance and support.
5. Students **must** direct all communications and submissions relevant to this process to the Finance team.
6. The Student Disciplinary Process may be applied where staff consider that a student has or may have deliberately submitted inaccurate information to BU within this process.
7. Staff members outside the Finance team who are contacted regarding a student's payment obligations or their position within the debt process should not engage with the student. In such circumstances, staff should advise the student to contact the Finance team as soon as possible.
8. Where individuals, or departments, are specified in this document, the responsibilities outlined in this document may be delegated, where necessary and with written authority from the individual(s) responsible. This document also allows for equivalents where departments change or responsibilities move across roles or job titles are changed, for example.

Applicability

9. **Self-funding students** - these processes and guidelines relate to any situation where a tuition fee payment becomes overdue for students who are liable for their own fees. Due dates are set out in the Fees Policy and in Appendix 1.
10. **Students who are not eligible for UK student finance funding** - this debt process will apply if it is established that the relevant UK student finance organisation does not consider the student to be eligible for funding, either through this being notified by the relevant organisation, or the student, to BU, or through no payment having been made to BU by the relevant organisation by 1 December following the student's enrolment. The student will be self-funding from the date of notification or 1 December (as applicable). This is deemed as an exceptional circumstance for the student where this is through no fault of their own.
11. Where a student's status changes to self-funding in this way, the debt management process will apply:
 - a. from the date of the change if this is after the course start date; or
 - b. the course start date if the change is established before the course start date and the

student is overdue with payment on that date.

12. **Students who are not eligible for Third-party Funding arrangements** - a student's status will change from Third- party funding to self-funding where:
- a. the student is not able to provide evidence of a relevant funding arrangement during enrolment, in particular evidence of a commitment to funding from a third party on BU's list of approved sponsors or from a funding organisation with which BU has an appropriate agreement to cover the terms of the payment such as a government agency or national funding body, and BU is not otherwise able to put in place an appropriate agreement with the third party identified by the student as their funder; or
 - b. the third party has failed to pay the students' fees in accordance with the agreement between BU and the third party and BU considers the third party to be in breach of that agreement.

In these exceptional circumstances BU will notify students that they are now classed as self-funding i.e. liable for payment of their fees and specify a date by which any currently outstanding fees must be paid. This date will be no less than 30 days after the notification to the student. If the student does not pay the outstanding fee by the specified date, the debt management process will apply at the earliest opportunity.

13. **Part-funding students** - Where a student is partly self-funding and partly UK student finance funding or Third-party funding, the debt process will apply in respect of the proportion of fees for which they are self-funding. If it is established that they will not be receiving any UK student finance funding or Third-party funding, the student's status will change to fully self-funding, and the debt process will apply in respect of all overdue payments at the earliest opportunity.

Process

14. **Payment** - Students can pay their tuition fee using online payment platforms by credit/debit card or bank transfer. Within Online Registration, there is a payment page which asks students to confirm the source of funding for the tuition fees outstanding at that point i.e. confirm expected UK student finance funding, expected Third Party Funding or self-funding. Students are asked to confirm agreement to pay their tuition fees by the selected payment method during enrolment. They can either make payment at that point by immediate payment or, if non-immediate payment options are available to that student under the Fees Policy, confirm that payment will be made during enrolment and before the due date. The Enrolment Procedure states that students must complete all enrolment processes as far as possible before the course starts even if they start late.
15. **Debt Collection** - The steps below will be taken by BU on or around the time points specified in the Payment Management Summary Schedules (Appendix 1). This is to ensure students are aware of their debt and prompt them to make payments and avoid withdrawal from their course on the grounds of non-payment of fees. The process is also designed to ensure that BU can identify and appropriately consider any exceptional circumstances affecting a student's ability to make a payment and signpost students to relevant sources of information and support, where necessary.
- a. **Payment reminder** – For the first fee instalment for new students, if the student has yet to pay on enrolment the student may be asked to meet with the Finance team during enrolment. Students will confirm they understand that payment is overdue; explain their arrangements for making payment; and agree to a timeline for the payment. Students will have the opportunity to make payment at that point through the payment methods described above and/or to explain any circumstances affecting their payment. Staff will be able to provide students with, or signpost them to,

relevant sources of support and guidance, where necessary. For the second fee instalment a payment reminder communication is sent to the student before the due date.

- b. **Demand notice** – Where payment has not been made by the due date, the student will be sent a demand notice, on or around the date prescribed in Appendix 1, with the information prescribed in S18 below.
 - c. **Final notice** – the final notice is a final request for payment that notifies the student they will be withdrawn from their course on the relevant withdrawal date, as specified in Appendix 1, unless payment of the full amount outstanding is received by the University in line with the conditions set out in the withdrawal section below.
 - d. **Withdrawal notice** - the withdrawal notice will notify students that they have been withdrawn from their course and that any debt will be transferred to an external debt collection agency. Withdrawal will be actioned within the University as detailed in the withdrawals section below.
 - e. **Regular Payment Plans** – where students have agreed a regular payment plan with Finance, either through debit/credit card or standing order, then the debt collection process will not be applied, unless a student defaults on the agreed plan. Finance will inform the student accordingly and the student will enter the debt collection process at the appropriate point, depending upon the date of default.
16. **Drop-in sessions** - In addition to the above, Finance drop-in sessions are available at which students can explain any circumstances affecting their payment and can be provided with, or signposted to relevant sources of, support and guidance.
17. **Staff communications** - At the Notice stages described above, the Finance team will inform the Faculties, the Doctoral College and the Immigration Advice and Compliance teams, as necessary.

This is to inform them about the student's position within the debt process and Finance may request that staff make additional communications to students with a view to ensuring that the student understands the need to take urgent action to avoid withdrawal and any associated impact on the immigration status and that withdrawal is irreversible. Where this can be done without breaching data protection or confidentiality obligations, staff receiving this information should notify the Finance team of any student circumstances they are aware of which could constitute exceptional circumstances justifying an extension to the timelines in the debt process.

18. **Debt communications content** should include the following information:
- a. Statement of the amount overdue for payment.
 - b. Details of how to make payment.
 - c. Information about how to contact the Finance team to discuss payment arrangements or circumstances affecting their ability to make payment.
 - d. Information about sources of advice and support for the student
 - e. Reference to the BU student agreement and Fees Policy as the source of the students' obligation to make payment, a link to this Policy and a link to an overview of the debt process.
 - f. Warning that failure to ensure that the overdue payment is received by BU in accordance with the withdrawals section below will result in the student being withdrawn from their course.
 - g. Advice to make payment as soon as possible to avoid risk of withdrawal due to payment processing times.

Failure to pay - Options

19. Students within the debt process who consider that they will not, or are unlikely to be able

to, make the required payment before the withdrawal date may wish to consider whether:

- a. **Exceptional circumstances** – non-payment might be due to exceptional circumstances, as defined below. It is the student's responsibility to identify any such circumstances and notify the Finance team as soon as possible.
- b. **Interruption of Study** - Students may wish to request an interruption of study. Students should note that interruption is subject to Faculty approval and is available only in certain circumstances. If agreed, interruption will normally result in a significant absence from study of several months and is not suitable for short breaks in study. This means that for students on a student visa, interruption will normally result in the student's visa being withdrawn and a requirement on the student to return to their home country and re-apply for a visa to recommence their studies.
- c. **Voluntary Withdrawal** – students may wish to voluntarily withdraw from studies if they cannot afford to pay the tuition fees. Before a student makes the decision to withdraw from a course of study they should consider their position carefully as **withdrawal is final and irreversible** (subject only to the appeal provisions in this policy). Students considering withdrawal should seek guidance and advice. This should include advice from their Programme Support Officer within their Faculty and may also include advice from Student Services and/or SUBU Advice. Students should ensure that they can understand the full financial and other implications of early withdrawal and identify any potential sources of financial help before making any final decisions.

Withdrawal

20. **Payment** - To avoid withdrawal, payment must be received in BU's account before or by midnight on the final date of the appeal period, as specified in the Payment Schedules in Appendix 1. To meet this requirement either:
 - a. the transaction must be visible to BU in its account on or before the withdrawal date; or
 - b. the student must provide an official banking transaction payment advice for the full amount outstanding dated on or before the withdrawal date.
 - c. Other information or evidence will not usually be sufficient.
21. **Exceptional Circumstances** - At any point in the debt process, the University may extend the withdrawal date if satisfied that there is evidence of exceptional circumstances which are affecting the student's ability to make the required payment before the withdrawal date. These may be:
 - a. **Individual exceptional circumstances:** circumstances personal to the individual student. BU will only agree to an extension on this basis as part of the debt process when satisfied based on the information and evidence available that:
 - (i) the circumstances exist.
 - (ii) the circumstances were not reasonably foreseeable to the student when they enrolled; and
 - (iii) the circumstances could reasonably be expected to have affected the student's ability to access funds held for the purpose of paying their fees or to make the payment or transfer funds to the University.
 - b. **External exceptional circumstances:** circumstances arising after the student's enrolment which are not personal to the individual student but which affect the ability of the student to access funds held for the purposes of paying their fees or to make arrangements for the payment or transfer of funds to BU, such as exceptional or unexpected factors affecting the banking sector or currency exchange mechanisms in a country or region. Where the

possibility of such circumstances affecting students is identified by BU in any way, BU shall promptly investigate the circumstances and reach a determination on their impact on students and on whether an extension is appropriate. Extensions shall be applied to all students BU identifies as impacted by the circumstances in the same way and to the same extent. BU may require students to provide specified evidence of or information about the impact on them individually, where this is not clear, and the students must provide such evidence or information promptly on request.

22. **Student responsibility** - It is the student's responsibility to:
 - a. inform BU of circumstances, as described above, as soon as possible.
 - b. provide evidence and information supporting a request for consideration of individual circumstances when requesting the extension; and
 - c. provide any evidence or information requested by Finance in relation to either individual or external exceptional circumstances promptly on request.

23. **Factors for consideration** - In deciding whether to extend the withdrawal date and in determining the length of any extension BU shall also consider the following factors:
 - a. The expectation that self-funding students will have secured or identified a reliable source of funds to pay their tuition fees before commencing their studies.
 - b. For students with a student visa, the requirement for students to prove that they hold the funds required to pay their tuition fees when applying for their visa and the fact that payment of tuition fees is a condition of the student visa.
 - c. The nature of the circumstances which the student considers to be exceptional.
 - d. The amount of any fee payments already paid by the student to BU for their current course of study and whether any previous payments have been overdue.
 - e. The amount of the overdue payment compared to the total fee for the student's course of study and to the amount of fees already paid.
 - f. Any information provided by the student as to their ability to make payment of the overdue amount by instalments and the proposed payment period.

24. **Visa requirements** - BU will not agree to an extension or any other exception to the debt process if it considers that this would be, or might reasonably be considered as likely to be, inconsistent with BU's or the students' obligations under the immigration regulations. Nothing in these exceptional provisions can be interpreted as requiring BU to provide an extension or make an exception of this type.

25. **Payment plan** - Where BU agrees as part of the debt process an extension to the withdrawal date this may be conditional on the student agreeing to a payment plan, i.e. a plan for payment of the overdue amount in instalments at specified intervals prior to the extended withdrawal date. Any such plan will provide for payment to be made in full by the end of the current academic year. If a student fails to make payment in accordance with an agreed payment plan, BU may issue the student with a final request for full payment of the total amount outstanding as a Final Notice. The student will be withdrawn if this payment is not received.

26. **Refunds** – Where a student is withdrawn under this process, if this results in an overpayment under the Fees Policy then a refund will be made in line with the refunds process described in the Fees Policy.

27. **Liability and Debt Collection** – student liability is set out in the fees policy and will depend on the final date of withdrawal. Where tuition fees remain outstanding after the student is withdrawn under this process, BU will refer the debt to BU's external debt collection agency with instructions to begin formal litigation recovery. This may include, but is not limited to, taking steps to seek recovery through the County and/or High Courts.. The nature and extent of action taken by or on behalf of BU after withdrawal will be determined based on consideration of the

amount of the debt, the likelihood of successfully recovering the debt and the likely costs involved in each individual case.

Appeals and Complaints

28. Appeals against withdrawal for non-payment of fees should be submitted to the BU Complaints & Conduct team within 5 working days of the student being notified that they will be withdrawn (i.e. within 5 working days of the issue of the Final Notice). The appeal must set out the basis for the appeal including any new information which the student wishes to be considered. The short time-period for submitting an appeal is necessary to minimise the impact on the student of withdrawal if the appeal is successful; and minimise student liability as much as possible.
29. Where an appeal is submitted in accordance with the grounds laid out in the Fees Policy, the withdrawal will be suspended pending consideration of the appeal. Appeals will be determined as soon as possible.
30. If an appeal is upheld the withdrawal will not be finalised and the student will be able to continue with their studies. If an appeal is not upheld the withdrawal shall be carried out and, if the student has a student visa, the UK Visa & Immigration Service will be informed of the withdrawal.
31. After an appeal decision has been made there is no further provision for appeals within BU policies and processes. Students may consider referring their case to the Office of the Independent Adjudicator (OIA) for Higher Education, but this will not affect BU's obligation to notify the withdrawal to UKVI.
32. Except for challenges to the withdrawal decision, as detailed above, if a student considers that BU has failed to apply or act in accordance with this process they should submit a complaint within the Student Complaints Process.

APPENDIX 1

PAYMENT MANAGEMENT SUMMARY SCHEDULES (2026/27)

The following tables set out the schedule of actions around debt collection. This may vary according to circumstances.

Overseas – UG/PG/PGR

| | Programme Start Date | |
|------------------------------------|--|--|
| | Autumn – Sept/Oct | Winter – Jan/Feb |
| 1st Instalment (50%): | | |
| Payment reminder | Enrolment day | Enrolment day |
| Payment – due date | By 30th September 2026 | By 31st January 2027 |
| Demand Notice | 29 th October 2026 | 25 th February 2027 |
| Final Notice | 26 th November 2026 | 18 th March 2027 |
| Withdrawal notice | 3rd December 2026 | 31st March 2027 |
| Appeal period | 10 th December 2026 | 7 th April 2027 |
| 2nd Instalment (Remainder): | | |
| Payment Reminder | 14 th January 2027 | 15 th April 2027 |
| Payment – due date | By 31st January 2027 | By 30th April 2027 |
| Demand notice | 25 th February 2027 | 27 th May 2027 |
| Final Notice | 18 th March 2027 | 17 th June 2027 |
| Withdrawal notice | 31st March 2027 | 24th June 2027 |
| Appeal period | 7 th April 2027 | 1 st July 2027 |

Alternative Instalment plan:

Where a student has paid for the first instalment on time and in full, an alternative instalment plan may be set up as follows:

| Start Date | Student contact | Instalment date | | | | |
|---------------|-----------------|-----------------|----------|----------|----------|----------|
| | | 1 | 2 | 3 | 4 | 5 |
| Autumn | 05/11/26 | 30/11/26 | 31/12/26 | 31/01/27 | 28/02/27 | 31/03/27 |
| Winter | 04/03/27 | 31/03/27 | 30/04/27 | 31/05/27 | 30/06/27 | 31/07/27 |

Finance will contact students by the date set out at the above table to arrange a regular payment plan. This plan is only available through a regular payment plan approved by Finance.

Home – UG

| | Programme Start Date |
|---------------------------|--|
| | Autumn – Sept/Oct |
| Payment – due date | By 30th September 2026 |
| Reminder letter | 26 th November 2026 |
| Demand notice | 14 th January 2027 |
| Final notice | 18 th March 2027 |
| Withdrawal notice | 31st March 2027 |
| Appeal period | 7 th April 2027 |

Home Undergraduate students are given more time on reminders and withdrawal than overseas students to allow for any delays that may be caused by the Student Loans Company (SLC) and the requisite support needed from BU in their applications, as an exceptional circumstance.

Home: PG & PGR

| | Programme Start Date | |
|--|--|---|
| | Autumn – Sept/Oct | Winter – Jan/Feb |
| 1st Instalment (1%): | | |
| Payment – due date | By 30th September 2026 | By 31st January 2027 |
| 2nd Instalment (33%): | | |
| Payment – due date | By 14th October 2026 | By 10th February 2027 |
| Demand notice | 29 th October 2026 | 25 th February 2027 |
| Final Notice | 26 th November 2026 | 18 th March 2027 |
| Withdrawal notice | 3rd December 2026 | 31st March 2027 |
| Appeal period | 10 th December 2026 | 7 th April 2027 |
| 3rd Instalment (33%) | | |
| Payment – due date | By 7th January 2027 | By 7th April 2027 |
| Demand notice | 25 th February 2027 | 27 th May 2027 |
| Final notice | 18 th March 2027 | 17 th June 2027 |
| Withdrawal notice | 31st March 2027 | 24th June 2027 |
| Appeal period | 7 th April 2027 | 1 st July 2027 |
| Final Instalment (33%) | | |
| Payment – due date | By 7th April 2027 | By 7th July 2027 |
| Demand notice | 27 th May 2027 | 31 st July 2027 |
| Final notice | 17 th June 2027 | 19 th August 2027 |
| Withdrawal notice | 24th June 2027 | 26th August 2027 |
| Appeal period | 1 st July 2027 | 2 nd September 2027 |
| | | |

The above payment dates align with SLC payments made to students.

Repeat fees

Debt collection for repeat fees will align to the debt management schedule relevant to the programme start date and the type of student, as detailed above.

Other start dates

Where students are neither Autumn nor Winter starters, the due dates are the end of the month following the course start date, for the first instalment; and within 3 calendar months of the due date of the first instalment for the final instalment. The debt management schedule will align to the most appropriate notice dates, as detailed above.

Alternative Instalment/ Regular Payment Plans

Where a regular payment plan has been set up with the student then payment reminders are not sent. Any default on the payment plan will result in the student reverting to the above debt management schedule dependent on the default date and the type of student.