

**THE WHITE BOOK
REGULATIONS (FINANCE)**

REGULATION F3

Student Debt Procedures

Final warnings

1. Where the Student Finance Manager (SFM) considers that, in breach of Ordinance D,XIII,1 and Regulation F2, 16, a student has persistently failed to settle their outstanding financial liabilities without good cause, taking into account any alternative arrangements for payment made under Regulation F2,15, the SFM shall send the student concerned a final written warning requiring payment in full in accordance with the terms of the warning.
2. Where a student fails to make due payment in accordance with a written warning issued under paragraph [1], the SFM shall refer the case to the Bursar, or to such appropriate deputy as the Bursar appoints for this purpose¹, for further consideration.

Investigations by the Bursar

3. Where a case of student debt is referred to the Bursar, or his or her deputy, they shall summon the student concerned to an initial investigation meeting for the purposes of resolving the nature and amount of their liabilities informally; and of reaching an agreement for the student to pay in full, by a specified date, any debt for which the Bursar considers that the student is properly liable. An agreement may include such terms or conditions for payment as the Bursar considers reasonable and appropriate in the student's circumstances.
4. Where no agreement is reached under paragraph [3], or the debt is not paid in full by the specified date, the Bursar shall summon the student to a Student Debt Review Meeting, giving the student at least 48 hours' notice of the Meeting.
5. At a Student Debt Review Meeting the Bursar shall:
 - (a) explain the full nature of the student's financial obligations, under their contract with the College and the relevant Ordinances and Regulations;

¹ All references to the Bursar made in this Regulation shall thus be understood as referring to 'the Bursar, or his or her deputy'.

- (b) explain the nature and range of academic and/or non-academic services that may be withdrawn from the student under paragraphs 9-15, either by the Bursar or, if the case is referred to a Student Debt Committee under 5(d)(iii), by that Committee;
 - (c) invite the student to reach an agreement, or further agreement, in accordance with paragraph [3], and warn the student that should an agreement made at this Meeting subsequently be dishonoured the student shall immediately be referred to a Student Debt Committee;
 - (d) decide whether to:
 - (i) make an agreement or further agreement with the student; or
 - (ii) withdraw certain academic and/or non-academic services, within the Bursar's authority under paragraph [11]; or
 - (iii) refer the case to a Student Debt Committee under Ordinance D,XIII,9(e) and Regulation P10, on the grounds that action falling outside the Bursar's authority is likely to be required in the circumstances;
 - (e) explain the right under paragraph [8] to appeal against any decision of the Bursar at this Meeting;
 - (f) explain the implications of laying a related complaint under paragraph [16].
6. Not later than seven calendar days after a Student Debt Review Meeting the Bursar shall record his or her decisions in writing, giving reasons, and shall send a copy to the student concerned, the Senior Tutor and the SFM, and shall include a notice of the student's right to appeal under paragraph [8] against any withdrawal of services.
7. In the event that a student declines to attend an initial investigation meeting or a Student Debt Review Meeting, the Bursar shall proceed to make a decision, within a reasonable time, on which action under paragraph 5(d) is to be taken. He or she shall record his or her decisions in writing, giving reasons, and shall send a copy to the student concerned, the Senior Tutor and the SFM, and shall include a notice of the student's right to appeal under paragraph [8] against any withdrawal of services.

Appeal

8. A student may appeal to a Student Debt Committee under Ordinance D,XIII,9(d) and Regulation P10,7(b) against any withdrawal of services by the Bursar under paragraphs 5(d)(ii) and [11], by giving notice in writing to the Senior Tutor within five calendar days of the date of the Bursar's decision.

Withdrawal of services

9. Academic services which may be withdrawn under Ordinance D,XIII,7-8 shall include:
 - (a) access to academic facilities, in particular the Library and Computer Suite;
 - (b) direction of studies, supervisions and other teaching provision;
 - (c) the issue of University transcripts, or certificates, diplomas or other awards;
 - (d) Confirmation of Acceptance for Studies (CAS) for the purposes of Tier 4 Visa renewal;
 - (e) the right to remain in or return into residence in the University, either for a temporary period or permanently ('rustication': see Ordinance B,XXI,5-6);
 - (f) permission for admission in person to a degree (graduation).

10. Non-academic services which may be withdrawn under Ordinance D,XIII,7-8 shall include financial, social, domestic and administrative matters, such as:
 - (a) payment of a Studentship, Scholarship or other academic award;
 - (b) payment to the student personally of any grant or award, including any admission bursary or any hardship payment, and the substitution of payment towards an outstanding debt;
 - (c) the right to make catering, Hall or any other charges to a student's College account, including the facility to make payments on a student's University Card;
 - (d) IT facilities in a student's College accommodation;
 - (e) the right to live in College accommodation, resulting in termination of a student's Occupancy Agreement and eviction from College accommodation.

11. The Bursar may withdraw any academic service under paragraph [9] other than the right to remain or return into residence; provided always that he or she may withdraw an academic service only in consultation with the Senior Tutor. The Bursar may withdraw any non-academic service under paragraph [10] other than the right to live in College accommodation.

12. A Student Debt Committee may withdraw any academic or non-academic services under paragraphs [9] and [10]. In particular, if it considers that a financial undertaking submitted in accordance with Ordinance D,XIII,1 was made in bad faith it shall normally withdraw permanently the right to remain in or return into residence, under paragraph 9(e).

13. Services, whether academic or non-academic, may be withdrawn indefinitely or for a specified period, and shall normally be reinstated upon payment in full of all outstanding debts.

14. The College reserves the right to deem that a student has voluntarily withdrawn from his or her course in any case where the financial liabilities of the student, other than *de minimis* liabilities, remain unpaid at the end of the academic year next after the academic year in which they were incurred. In any such case, the Bursar, in consultation with the Senior Tutor, may cause the name of the student to be removed from the University Student Register.
15. The College further reserves the right in all cases to refer any student debt to an external debt collection agency or to take legal action in the courts, in order to recover the debt or, where relevant, to secure eviction from College accommodation; and to pursue any other legal action open to it. In any such case, debt recovery fees, or court or other costs, shall be charged to the student concerned and added to their debt.

Related complaints

16. Where a student lays a complaint under Ordinance C,XV relating to the provision of College teaching, or other academic or non-academic services, facilities or expenditures, for which they are liable to pay fees under Ordinance D,XIII,1, the College shall normally pursue its remedies for any student debt in parallel with the complaints procedures; and may withdraw services accordingly, pending a final decision on the complaint, including where relevant a decision by the Office of the Independent Adjudicator for Higher Education (OIAHE). Any fees overpaid in the light of such final decision shall be repaid to the student immediately.