Higher Education Credit Control and Debt Management SOP

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Responsible Owner:
Head of Finance

Summary of Contents

This SOP sets out procedures to ensure that the higher education related debt profile of the College is managed effectively, that debt owed to the College is paid in a timely manner, that debt payment is maximised and any potential bad debt is minimised.

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1.0 Change History

Changes to this SOP are documented in Appendix 1 of this document. When reading electronic copies of this document, you can click here to view the change history.

2.0 Background

The aim of the Higher Education (HE) Credit Control and Debt Management Procedure is to ensure that the debt profile, relating to Higher Education Students, of the College is managed effectively, that debt owed to the College is paid in a timely manner, that debt payment is maximised, and any potential bad debt is minimised.

3.0 Scope

This procedure relates to income relating to Higher Education students, and their corresponding debt.

The procedure is designed to ensure that all students and customers are treated in a fair and equitable manner with respect to the payment of fees and invoices.

The SOP applies to all Governors, Staff and HE Students (including full-time, part-time, home, EU, and overseas students). "Students" are defined as persons registered or enrolled at the College to follow a programme of study, which may or may not lead to an award or qualification.

4.0 Fees, Charges and Commercial Invoicing

4.1 Tuition Fees and Charges

All students on a programme of higher education study at the South Eastern Regional College are required to pay appropriate tuition fees and other charges for each academic year prior to or within the period of study for that year.

Fees will be due at the start of each academic year or period of study for the whole programme or course. In specific circumstances, provision may be available to pay fees in instalments during the academic year.

Students are personally responsible for ensuring that all appropriate fees, fines, and other charges, including any element of fees payable by sponsors/third parties, are paid. In accepting the offer of enrolment, the student accepts a contractual liability to pay the tuition fee for the duration of their programme or course in accordance with the standard terms and conditions.

The College makes every effort to remind students of fees, fines, and other charges due by means of invoices, statements, and other correspondence. However, these are reminders only and students are contractually responsible for paying fees, fines, and other charges on time whether invoices, notices or statements are received or not.

All payments made to the College in respect of student fees, fines and other charges must be made in pounds sterling. Any currency conversion costs or other charges incurred in making a payment or in processing a refund shall be borne by the student or the third party making or receiving the payment and shall not be deductible from the amounts due to the College.

Refer to SERC Fees Policy for full details of tuition fees, charges, concessions, and payment of fees.

5.0 Debt Management

5.1 Tuition Fees and Charges (Current Academic Year)

Students who are availing of the instalment payment options, as per the College Fees Policy, are required to provide evidence of how they will fund their course fees, i.e. submission of direct debit mandate or external funding award letter, during the College enrolment process.

In exceptional instances, students who have failed to provide this information during the enrolment process will be issued a reminder during the first weeks of term.

The debt recovery process will be immediately triggered when: (a) a direct debit mandate for payment by instalment is not provided, is invalid or has been cancelled by the student; (b) proof of funding is not provided; or (c) where a payment in accordance with an agreed instalment plan is not received.

The debt management and recovery steps to be followed, which apply to all students where debt is identified, are:

1. **Full & Part Time HE Students**

Students who have chosen to pay by instalment or who have not submitted confirmation of how they intend to fund their studies.

Required confirmation of funding includes:

- Award letter from Student Finance NI OR
- Completed Direct Debit Mandate (and any additional information requirements to confirm banking or personal details) OR
- Completed Sponsor Liability form from employer/sponsoring organisation OR
- Upfront payment of full fee

Date	Action
Following enrolment	**FT HE Students:** Tuition fee created on enrolment system. Invoice sent to student along with instructions on how to access and upload award letter if now approved for funding and therefore no longer paying by direct debit. **PT HE Students:** Students are not permitted to enrol until direct debit mandate has been completed, sponsor or award letter submitted, and deposit (if required) has been paid.
S**eptember**	
Week 2	**FT HE Students:** Reminder email sent to students who have not confirmed how they intend to fund their studies. These students will be enrolled but have a 'ENROLNOFEES' status enabling Customer Services to follow up with the student. Once evidence of how studies will be funded is submitted the enrolment status will be updated to 'ENR' and the tuition fee invoice generated.
Week 3	
Week 4	**All Students:** Customer Services continue to contact all students with enrolnofees status until evidence of payment or how they will fund their studies is received.IT access revoked for Students who have not provided confirmation of how they will fund their course.
October 1 October	**FT HE Students:** Final date for submission of Direct Debit mandate for November direct debit lift. IT access will not be reinstated until direct debit or

	proof of funding provided. Student also required to make manual payment to Customer Services for November instalment. IT access will be revoked again if this is not received by COB on 1 November **All Students:** Customer Services continue to contact all students at 'ENROLNOFEES' status until evidence of payment or how they will fund their studies is received. IT access revoked for all students who have not confirmed how they intend to fund their studies. **All Students:** Direct debit agreement notification to be sent to students as soon as direct debit agreement is created. Final notifications must be sent by end of second week of October as per required notice period.
November 1 November	**All Students:** 1st Direct Debit Lift of 6 equal instalment payments. **All Students:** Students whose direct debit payment is unable to be collected will immediately forfeit the concession to continue paying by instalments, and their entire balance outstanding will become immediately due. A £10 administration fee will also be added to the student's account. Student will be contacted by phone and text message to advise that payment has been missed and must be made via Customer Services asap. If payment not received within 5 calendar days then IT access will be immediately revoked. Schools to be advised of this action. **All Students:** Monthly Statements printed and sent to ALL students whose direct debit was unable to be collected or have other outstanding debt. **All Students Direct Debit from December onwards:** Direct debit agreement notification to be sent to students as soon as direct debit agreement is created. Final notifications must be sent by end of second week of November as per required notice period.
December 1 December	**All Students:** 2nd Direct Debit Lift of 6 equal instalment payments. **All Students:** Monthly Statements printed and sent to ALL students whose direct debit was unable to be collected or have other outstanding debt. **All Students:** Students whose DD has been unable to be collected are contacted by telephone and text message to advise that payment is over due and that payment must be made immediately to avoid IT access being revoked. Schools to be advised of this action.
January	**All Students** Referral to debt collection agency for all students on instalment plans who have failed to make payment on agreed payment dates or failed to provide proof of how they will fund their studies. Monthly Statements printed and sent to ALL students who have whose direct debit was unable to be collected, or who has defaulted on payment plan.
February	**All Students:** 3rd Direct Debit Lift of 6 equal instalment payment.

1 February	**All Students:** Monthly Statements printed and sent to ALL students who have whose direct debit was unable to be collected, or who has defaulted on payment plan. Referral to debt collection agency for any students who have failed to act on the last three-monthly reminders. **All Students:** Students whose DD has been unable to be collected are contacted by telephone and text message to advise that payment is overdue and that payment must be made immediately to avoid IT access being revoked. Schools to be advised of this action.
March 1 March	**All Students:**4th Direct Debit Lift of 6 equal instalment payments. **All Students:** Monthly Statements printed and sent to ALL students who have whose direct debit was unable to be collected, or who has defaulted on payment plan. Referral to debt collection agency for any students who have failed to act on the last three-monthly reminders. **All Students:** Students whose DD has been unable to be collected are contacted by telephone and text message to advise that payment is overdue and that payment must be made immediately to avoid IT access being revoked. Schools to be advised of this action.
April 8 April	**All Students:** 5th Direct Debit Lift of 6 equal instalment payments. **All Students:** Monthly Statements printed and sent to ALL students who have whose direct debit was unable to be collected, or who has defaulted on payment plan. Referral to debt collection agency for any students who have failed to act on the last three-monthly reminders. **All Students:** Students whose DD has been unable to be collected are contacted by telephone and text message to advise that payment is overdue and that payment must be made immediately to avoid IT access being revoked. Schools to be advised of this action
May 1 May	**All Students:**6th Direct Debit Lift of 6 equal instalment payments. **All Students:** Monthly Statements printed and sent to ALL students who have whose direct debit was unable to be collected, or who has defaulted on payment plan. Referral to debt collection agency for any students who have failed to act on the last three-monthly reminders. **All Students:** Students whose DD has been unable to be collected are contacted by telephone and text message to advise that payment is overdue and that payment must be made immediately to avoid IT access being revoked. Schools to be advised of this action
June	All remaining outstanding debt to be referred to debt collection agency.

Alongside monthly reminders students with outstanding fees will also be contacted by telephone, text message and email. Debts still outstanding after 3 monthly reminders are sent to a debt collection agency. The Head of Finance will review the potential use of legal proceedings following completion of the debt collection agency process.

5.2 Tuition Fees and Charges - Debt from previous Years

Students with tuition fee debt from the previous academic years shall not be permitted to register for the new academic term. Any student with tuition fee debt remaining older than one academic year will have a warning, to prevent enrolment, added to their online application account. The decision to re-enrol is at the discretion of the Head of Finance.

5.3 Tuition Fees and Charges - Final year Students

Students in their final year must make full settlement of tuition fees prior to the June Exam Boards.

Failure to make full settlement to the College by 31 July will result in the student not being eligible to attend for presentation of their award at Graduation, nor will they be eligible to receive their exam certificate or a transcript of studies, until full settlement of tuition fees has been received

5.4 Tuition Fees and Charges - Payments on Account

If the student has a debt to the College and makes a payment on account, this will be applied against the oldest debt first, unless advised otherwise. Students will not be permitted to enrol for any further courses until all outstanding debts are paid.

6.0 Enquiries

Any enquiries should be directed to the Finance Department.

7.0 Communication Plan

The College Procedure is available on the SERC Learning Engine.

8.0 Review

This SOP will be reviewed annually or sooner to reflect changes in legislation or circumstance.

Appendix 1: Document Change History

Version	Date	Change Detail
1.0	September 2025	Created
1.1	September 2026	Reviewed and no changes necessary.