



STUDENT DEBT POLICY

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1. INTRODUCTION AND CONTACT DETAILS

The Student Debt Policy details AFG College's expectations and procedures for the collection of all student related debt. Whilst the policy sets out the timescales for payment and sanctions for non-adherence, the College recognises that in some circumstances students may face financial hardship which will impact on their ability to pay. The College takes the welfare of our students seriously and offers a variety of support and assistance. Should any student find themselves in financial difficulty, it is imperative that they contact the Accounts Department who can advise of the support available within the College.

The College accepts many different forms of payment; further details can be found within our fee policy. Details of the provision of statements and reminders, for the various categories of fees are provided in the relevant sections of this policy. The policy also details actions that may be taken to recover debt should a student or sponsor fail to either make payment, adhere to an agreed payment plan or to make contact with the Accounts Department regarding settlement of their account balance.

Students who are having difficulty making payments should contact either the Accounts Department or the AFG College Principal as appropriate.

Contact Details

Accounts Department

Telephone: +974 44201069

Email: accounts@afg-aberdeen.edu.qa

Appointments: Can be requested by telephone or email.

Student Support Services

Telephone: +974 44201000

Email: student.support@afg-aberdeen.edu.qa

2. INVOICES – PAYMENT TERMS

Payment of all invoices must be made in full within 30 days from date of invoice or alternatively a suitable payment plan must be agreed, details of the plans available are noted below under the specific headings.

3. DEFINITION OF ACADEMIC AND NON-ACADEMIC DEBT TYPES

Academic Debt

Tuition fees
Library fines
Graduation fees
Resit fees

Non-Academic Debt

Non-Academic fines for disciplinary offences
Other miscellaneous charges

ACADEMIC DEBT

4. TUITION FEES

Tuition fee invoices will be sent to a student's University email address. Details of tuition fees are also available from the Accounts Department. Students must confirm the amount of their fees as part the Registration process and have the opportunity to query charges with the accounts team. The process offers either payment in full or two equal instalments in an academic year.

4.1. Tuition Fees collection process - Students

Days (approx. from due date)	Action
Reminder	A reminder will be sent out approximately one week before the due date highlighting that the payment is about to become due. This will be e-mailed to the student's University email address.
5 Days	First letter sent via email advising the student that the debt remains outstanding and is now overdue.
15 Days	Second letter sent via email advising the student that the debt remains unpaid and that their student ID card will be invalidated. Full payment is required to re-validate the ID card.
30 Days	Third letter sent via email reminding the student that the debt remains unpaid and that an amount of QAR 250 will now be applied for outstanding fees greater than QAR 2500.
60 Days	Fourth letter sent via email requesting an explanation as to why the fees remain outstanding. Failure to pay may result in a student being barred from the re-registration process as per section 4.2.

The correspondence detailed above will be sent to students via e-mail or letter. In addition statements are sent to all students or their sponsors with an outstanding balance on a monthly basis.

4.2. Implications for non-payment of tuition fees

- **Student ID card & Library Rights** – once the second reminder letter for non-payment of tuition fees has been issued, the student's ID card will be invalidated for tuition debt of QAR 2500 or more. This will deny access to buildings that require swipe access and the student will be unable to access the College's Learning Resource Center. The ID card will be reinstated once the College receives payment in full. Reinstatement will normally be implemented within 5 working days of full payment being received.

If the debt remains unpaid after the above process the following sanctions will be placed against the student:

- **Registration onto the next semester will not be allowed** – registration into the next semester could be denied dependent on the size of the debt. If access to Registration is blocked because of debt the student will not be a registered student, and should not remain on campus or attend classes.
- **Non-registered student**
Debts will be passed to a third party debt collection agency, who will contact the student or their sponsor directly. AFG College reserves the right to pass on any third party recovery fees in the pursuit of an unpaid debt. On payment of debt, full tuition fees for the next academic year are required in advance of being allowed to register as a student.
- **Correspondence**
Students with outstanding debt will not be entitled to receive any letter, certificate of award, completion certificate or transcript until the debt is paid in full.

4.3. Tuition Fees collection process - Sponsors

Parents or guardians, family members, friends cannot be classed as sponsors. A student is classed as a sponsored student if funded by the government or any other organisation, company, etc.

Where a student has confirmed that they will be funded by a sponsor, the College will invoice the sponsor directly. The student should ensure that the College is provided with full contact details for the sponsor prior to registration. It is the student's responsibility to provide the relevant paperwork to the College as proof of a sponsorship, such as an award letter or financial guarantee.

Days (approx. from due date)	Action
Reminder	A reminder will be sent out approximately 1 week before the due date highlighting that the invoice is about to become due for payment.
15 Days	First letter sent advising sponsor (student is unaware at this stage) that the debt remains outstanding and is now overdue.
30 Days	Second letter sent advising sponsor that the debt is overdue and the consequences of non-payment will result in the fee being transferred to the student. The student is sent a copy of this letter
45 Days	Student is advised that they will become personally liable for payment.

The correspondence detailed above will be sent to sponsors via e-mail or letter, depending on the contact details held. Correspondence to students will be sent via e-mail or letter.

Where a sponsor fails to make payment by the date specified by our Accounts Department, the fee liability will become the responsibility of the student and the standard tuition debt procedure will be followed, see section 4.1 above.

NON-ACADEMIC DEBT

5. OTHER INVOICES – STUDENTS

Other charges applied to the student account during the year must be paid in full by the given due date; otherwise the process below will be followed.

5.1. Collection process

Days (approx. from due date)	Action
15 Days	First letter sent advising the student or their sponsor that the debt remains outstanding and is now overdue.
30 Days	Second letter sent requesting payment of the outstanding balance.
60 Days	Third letter sent requesting payment and advising that failure to make payment may result in the account being passed to a third party debt collection agency.

5.2. Implications for non-payment

Should debts remain unpaid after the above process the account may be passed to a third party debt collection agency. The College reserves the right to pass on any third party recovery fees in the pursuit of an unpaid debt.

6. PAYMENT PLANS

If a student is unable to pay an invoice by the due date, they should contact the Accounts Department immediately. The College is able to offer tuition fee payment plans for students. However, the College can refuse to offer a payment plan at any time.

6.1. Instalment Plans - Post Dated Cheques

Post-dated cheques issued from the customer's bank account are required and will be deposited on or around the specified date as agreed on the plan. Confirmation of the payment plan will be sent to the student once the post-dated cheques are accepted by the College's bank. Further information regarding plans offered can be found under the tuition section (section 4).

As above, the cheques are automatically deposited on the agreed dates and are not normally adjustable. However, the College may consider some amendment in extreme circumstances. Cases for adjustment must be made to the Accounts Department at least 15 working days before the due date and will be considered on an individual basis.

Collection Process & Penalties

Days (approx. from due date) Action

Reminder	A reminder will be sent approximately one week before the cheque deposit date highlighting that the instalment is about to become due for payment.
2 Days	<p>In case of a returned cheque, the student will be advised that the College has been unable to collect the instalment. The follow up action on this will depend on the reason for failure:</p> <ul style="list-style-type: none">insufficient funds – the College will advise the student to pay the instalment either by an alternative payment method or it will redeposit the cheque.signature difference – the College will advise the student to redo the signatures or pay by an alternative method.
4 days	If the cheque is returned for the second time, the plan will be cancelled and an amount of QAR 250 will be applied accordingly. Moreover, the cheque could be sent to the legal department for the recovery.

The College will only try one re-deposit per instalment before cancelling the agreement and applying the administration fee of QAR 250.

7. REGISTRATION (MATRICULATION)

7.1. Payment of Outstanding debt(s)

In accordance with University procedures, returning students may have their registration blocked if they have an outstanding academic debt from a previous academic year and could also be withdrawn from study (see Section 4.2).

Prior to the start of the academic year, payment should either be made in full or a payment plan agreed. Whilst standard payment plans are in place, the College encourages students with financial difficulties to discuss their circumstances with the Accounts Department section to determine whether an alternative agreement can be reached in order that students can continue their studies.

8. COMMUNICATION

The University and College contacts students via their University e-mail account where possible. However, as there is a requirement to ensure that students receive all correspondence the College changes between e-mail and standard mail depending on the academic year.

- Term time – contact by email where possible (otherwise sent to term time address).
- Public holidays and Summer / Winter breaks – standard mail.

It is recommended that students continue to check their University email account on a regular basis.

9. STATEMENTS AND REMINDER LETTERS

Statements and reminder letters are e-mailed to students' University e-mail account, where possible. If there is no registered e-mail account, the document(s) will be printed and sent to the Home or Term time address, as appropriate. Correspondence to third parties is by e-mail where possible.

- Statements are normally issued on a monthly basis.
- Reminder Letters are issued on a weekly basis.

10. ADDITIONAL ADMINISTRATION FEES

In addition to the administration fees applied for non-payment of tuition and payment plans, as detailed above. The College applies the following charges:

- QAR 250 for returned/bounced cheque payment.
- QAR 250 for stopped cheques.

11. GRADUATION

Students may not be permitted to graduate from the University of Aberdeen with any outstanding academic debt. Deadline dates are given for payment of debt in advance of graduation ceremonies (see www.abdn.ac.uk/graduation). If the date is missed it is likely to be too late for a student to be included in the ceremony. Any queries should be directed by email to graduation@abdn.ac.uk.

Where a student is funded by a sponsor, and their sponsor has failed to make payment of any academic fees, the debt will be transferred to the student's account and must be paid in full prior to graduation. Please contact accounts@afg-aberdeen.edu.qa immediately if you receive a letter from the College stating that you are liable for paying an invoice which you expect to be paid by a third party sponsor.

Students will not be issued with any letter, Certificate of Award, Confirmation of Completion of Studies or Transcript whilst they have an outstanding academic debt.

12. WITHDRAWAL

12.1. Tuition Fee Liability – withdrawing from study

A student will continue to be charged tuition fees until such time as they either successfully complete their studies, or a Withdrawal Form is submitted to the Student Services Hub. The date that the Withdrawal Form is received will be the date that fee liability will cease. A Withdrawal Form can be obtained from the Student Hub website at www.abdn.ac.uk/infohub/study/downloadable-forms-693

12.2. Procedure after withdrawal from study confirmed

Only when a student's status has been updated on the Student Record system will any adjustments to the amounts charged be made. Any adjustments can take up to 4 weeks to be reflected on the student's account. The Accounts Department will then amend any payment plans or process any refunds that are due. Any remaining debt on the student's account must be paid in full and any payment plan honoured. An instalment plan will not be cancelled until the AFG College Principal has granted and applied amendments to any outstanding liability.

13. REFUNDS

Refunds are returned to the source of payment, i.e. if paid by credit card the refund will, where possible, be credited back to that card and, if paid by bank transfer, the payment will be refunded back to the same bank account.

The College Accounts Department aims to process refunds as soon as possible, but authorisation from the relevant sections must be obtained prior to payment being made.

The Tuition Fees Refund Policy can be viewed in the Tuition Fees website under the relevant year <http://www.abdn.ac.uk/qatar/apply/index.php>.

14. NON REGISTERED STUDENTS WITH DEBTS

Students who have completed or withdrawn from studies with outstanding debt and have not entered into a payment plan are subject to the following process.

14.1. Collection process

Collection Process

Days (approx. from due date)	Action
60 Days	A final notice is sent requesting payment or asking the student to contact the Accounts Department regarding the outstanding balance within seven days from the date of the letter. The letter also advises that failure to pay/enter into an agreement will result in the account being passed to a third party debt collection agency for further action, which may affect the individual's credit rating.
60 Days	Where the debt remains outstanding the account will be passed to a third party debt collection agency. The College reserves the right to pass on any third party recovery fees in the pursuit of an unpaid debt.

Correspondence is sent to the home address or the next of kin address. If none of these details are held, the College will send the documentation to the address details that the College holds, which would be the last known term time address.