



College of Osteopaths Credit Control Policy

1. Introduction

This policy describes the actions which the College of Osteopaths will take and the timeframe within which these actions will be taken, to secure the prompt payment of invoices raised by the College. The College is responsible for the collection of income from a variety of different sources and the Credit Control Policy describes the actions which will be taken to secure payment from each of these sources.

2. General Points

- 2.1 The Bursar will communicate with students through personal email accounts where supplied.
- 2.2 The actions outlined below will be suspended if, at any time during these procedures, an account is disputed.

3. Tuition Fees: Student Responsibility

- 3.1 Tuition fees are payable in full, at enrolment or within 28 days of an invoice being issued, unless acceptable instalment arrangements have been agreed.
- 3.2 If you are responsible for payment of your own tuition fees and your tuition fees are more than £520.00, you are eligible to pay by instalments, details of which are shown in the tables, below.

Instalment Dates 2021/22

These dates reflect the alternate weekend attendance dates on the course

Instalment due dates	Fee %	Additional information
1 st September	25%	Latest at weekend 1
Thursday prior to weekend 5	25%	
Thursday prior to weekend 10	25%	
Thursday prior to weekend 15	25%	

- 3.2.1 Instalments will be taken by recurring debit card/bank transfer payments using details lodged during enrolment. Students who do not wish to pay by this method must contact the Bursar in writing. Failure to pay instalments on the dates below **may lead to refusal to re-enrol and withholding of your degree certificate.**
- 3.2.2 Students who withdraw or intermit from their studies may be required to pay a proportion of the tuition fees dependent upon the date formal notification of the withdrawal or intermission is received. Failure to formally notify the College, in writing, of withdrawal **or**

intermission will result in a continuing liability for tuition fees until such time as notification is received. Retrospective withdrawals will not be permitted.

- 3.2.3 In accordance with consumer protection regulations, as a minimum you are able to cancel your place within 14 calendar days of initial enrolment and any tuition fee payments will be refunded in full. Withdrawals and intermissions after 14 days will incur a tuition fee liability based on the tables below, even if the student has not taken the opportunity to attend or engage with the course:

Date of withdrawal	Fee Liability
On or before weekend 2	0%
On or before weekend 5	25% of tuition fee
On or before weekend 10	50% of tuition fee
On or after weekend 15	100% of tuition fee

Once students have enrolled the College arranges insurance with the Institute of Osteopathy (iO). Should you decide to withdraw you will be required to pay the cost of this insurance as part of a cancellation fee of £100. This cancellation fee includes a small administration cost of approximately £25.

4. Tuition Fees: Employer or Organisation Sponsored

Fees may be paid by a third-party sponsor acceptable to the College, when they have agreed, in writing, to accept responsibility for payment of the tuition fees. Home/EU students are expected to provide a valid purchase order from their sponsor for each academic year of their award prior to enrolment. Purchase Orders can be sent to: The Bursar, College of Osteopaths, 13 Furzehill Road, Borehamwood, WD6 2DG. However, the responsibility for payment of tuition fees lies with the student and they should ensure their sponsors pay their fees in a timely manner.

5. Tuition Fees - Student Finance England / Local Authority Sponsored

Student Finance England (Student Loan Company), Scottish Awards Agency, Student Finance Wales and Local Authorities will only pay fees for students who have applied for a tuition fee loan and whose attendance has been confirmed by the College at the various census points during the year. It is the student's responsibility to ensure that application forms are completed correctly, in a timely manner and they must respond immediately to any requests for further information that may prevent their application from being processed. Failure to complete the forms correctly may result in the application being declined. Students are also responsible for ensuring they sign and return declaration forms to Student Finance, failing to do so may result and loan payments not being made. Students remain liable to pay any proportion of fees not covered by a tuition fee loan or grant and will be invoiced accordingly. It is important to remember that these funding bodies are independent to the University and therefore we do not have access to your application.

6. Credit Control Procedures – Home & EU Students

Any student experiencing financial difficulty in paying fees or any charges due to the College should seek help at the earliest opportunity. The College will be sympathetic and assist where it can. However in order to maintain quality of provision the College must act to recover debts.

Initially, contact the Bursar to discuss arrangements for payment on 020 8905 1937 or by email to: e.gold@collegeofosteopaths.ac.uk

- 6.1 Accounts will become due on the dates specified on invoices issued by the Bursar.

- 6.2 Where an account remains overdue after this date, a minimum of two letters will be sent by email to the student's personal email account.
- 6.3 The College may refer all outstanding accounts for tuition fees to its external debt recovery agents for appropriate legal action to recover the debt. This may incur additional charges being added to the account and ultimately affect the ability to obtain credit in the future.
- 6.4 If a tuition fee debt is outstanding coursework, examination and other assessments will not be considered by Award Boards. If the debt is settled after the Award Board results will not be considered until the next available Award Board. This may affect the student's ability to progress to the next level of their course. If the debt remains outstanding at the end of the academic year, the student will not be allowed to graduate or re-enrol at the College until the account is cleared.
- 6.5 Where a student has made an agreement to pay their tuition fee account by instalments but has defaulted; then these credit control procedures will commence immediately after the initial default whereby the whole debt will then be due in full.
- 6.6 The College may exclude students who have unpaid tuition fee debts. Exclusion means students will be unable to attend any further lectures or tutorials; submit work for assessment; use the College's learning resource facilities or sit examinations.

7. Credit Control: Employer or Organisation Sponsored

- 7.1 Accounts will become due 28 calendar days after the date on which the invoice is raised.
- 7.2 If the account becomes overdue, two credit control letters will be sent to the organisation, and credit control will make contact by telephone. Should the account remain outstanding, the College will refer the account to its solicitors for appropriate legal action to recover the debt.
- 7.3 In the event of non-payment by the employer or organisation sponsor the College reserves the right to invoice the student directly for the fees.

8. Credit Control - Student Finance England / Local Authority Sponsored

- 8.1 Students who have not received confirmation of funding will be allowed to enrol. However, if confirmation of funding is not received by the College within 28 days of enrolment, payment of the invoice issued to the student will become their responsibility and due immediately.
- 8.2 Students from the Channel Islands and Isle of Man must provide the College with documentary evidence of the support that has been offered.
- 8.3 Student Finance England (Student Loan Company) can reassess students awards retrospectively and may decide to withdraw funding from one or more academic years. This only happens in a small percentage of cases, however in this instance the student would become liable for the tuition fees and invoiced accordingly.

9. Other Invoices

- 9.1 Invoices will be raised by the Bursar.

- 9.2 Invoices are payable by the date specified on the invoice. Following this a minimum of two credit control letters will be sent to the debtor and the College's credit control section will attempt to contact the debtor by telephone.
- 9.3 Following the procedures outlined above, the College may refer the outstanding account to its external debt recovery agents for appropriate legal action to recover the debt. This may incur additional charges being added to the account and ultimately affect the ability to obtain credit in the future.

Equality issues have been taken into account during the development of this policy and all protected characteristics have been considered as part of the Equality Analysis undertaken.