

Procedures for financial suspension

1. Regulatory Framework

1.1 SOAS Regulations

11.1 Where a student has a debt or other liability outstanding to SOAS, the University of London or to another College of the University, SOAS reserves the right to take action to obtain settlement, including legal proceedings.

11.2 A debt or liability may include, among other things, outstanding tuition fees or loans and outstanding library debts (including unreturned library items). Action may include: the withholding of end-of-session results or award documents; loss of access to facilities including online resources; refusing re-enrolment in the following academic session; suspension or cancellation of registration or enrolment and exclusion. Where other measures prove unsuccessful SOAS may institute legal proceedings.

<https://www.soas.ac.uk/registry/degreeregulations/>

(General and Admissions Regulations 2019-20)

1.2 CMA

CMA guidance on fair terms and conditions includes case law on when providers should use academic sanctions (such as restrictions on access to learning resources). SOAS follows this guidance in imposing financial suspension only in relation to non-payment of tuition fees: financial suspension is not now used in cases where debts relate to library fines or other non-fee charges.

1.3 UKVI

Students studying the UK on Tier 4 visas are required to show evidence of ability to pay fees as a condition of entry to the UK. As a Tier 4 sponsor, SOAS is required to report to UKVI when students are placed on financial suspension, and to withdraw sponsorship if suspension lasts 60 days or longer. Students to whom this applies are warned clearly of these possibilities.

2. When is suspension used, and what are the consequences?

2.1 In certain circumstances, students are allowed to enrol for the academic year without paying the first instalment of their annual fee. Students are advised that their enrolment is time-limited in this scenario and that they have until the 31 October to fulfil their commitment to pay, or provide confirmation of payment by their sponsor (this includes student loans in the case of UK/EU postgraduates, and Overseas students). After this the Student Administration and Progression team of the Registry [SAP] reviews the students who still have an outstanding payment or no known sponsor in place. This process is repeated in Term 2 as second and third fee instalments fall due.

- 2.2 A guidance document for students including methods of payment and consequences of late and withheld payments is available at <https://www.soas.ac.uk/registry/fees/file144012.pdf>.
- 2.3 Students with outstanding fees receive an email reminder that payment is overdue, including a reminder that this puts them at risk of financial suspension. These emails include signposting to SAAW for advice on managing finances and sources of support. Suspension restricts the student's access to Library services, BLE/Moodle, and online teaching and examination timetables. Whilst suspended, students may continue to attend classes, but cannot submit assignments or receive marks/feedback on earlier work.

3. SAP process for implementing suspensions

- 3.1 Before sending reminders to students, SAP circulates a list of those due to receive them, to colleagues including:
- Registry
 - Department managers
 - Finance
 - SAAW
- 3.2 Colleagues are given three working days to notify SAP of students known to be experiencing personal circumstances which may be affecting their ability to pay or which for any other reason indicate they should not receive the reminder email. Where Registry is aware that receiving the reminder email may cause undue distress, more appropriate methods of communication are used. Similarly, students who are known to have initiated withdrawal from SOAS, or are in discussion with Finance regarding alternative payment arrangements, receive appropriate communications rather than the standard reminder.
- 3.3 After adjusting the list in light of information received from colleagues, email reminders are sent. These include a reminder of the consequences of non-payment, as well as signposting to sources of advice and guidance, including those who can advise on alternative payment arrangements and, in appropriate cases, applications for hardship funding. Students are given seven days to respond before suspension is implemented. Where reasons for non-payment are then disclosed, students are supported as appropriate. Students are not suspended where they can show plausible plans to pay fees in the near future, or where it is judged that to do so would exacerbate disclosed circumstances such as mental health issues.
- 3.4 Students who are placed on suspension and are then able to clear their debt (or agree alternative arrangements) are returned to full enrolment. The need to clear funds through payment and update multiple systems means that it can take up to two working days for full access to be restored.
- 3.5 Where financial suspension prevents the timely submission of assignments, the standard penalties for late/non submission are usually incurred: where non-payment arises from mitigating circumstances (which are evidenced, unexpected and severe), and fees are subsequently paid, academic penalties can be reversed (e.g. deducted marks refunded) via the usual mitigating circumstances process.
- 3.6 Students who remain on financial suspension for longer than four weeks receive fortnightly reminders: these communications provide further information and counselling on next steps and

advice to engage with staff. Where non-payment extends to a date where fee liability is due to increase (e.g. the start of the following term), and circumstances seem unlikely to change, leading the School to conclude that continued enrolment would only place the student in further debt, they may be advised that a leave of absence would prevent this increase to the amount they owe. In extreme cases, where debts are not cleared by the start of the following academic year, re-enrolment is not possible, and students will therefore be withdrawn from SOAS. This is in every case a last resort, and both SAP and the relevant academic department would expect to make every effort to support students to find a way to clear their debts before this outcome.

Student Administration & Progression, Registry
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Annex 1: Communication plan for payment reminders and financial restrictions

1. Student Communication: Soft Payment Reminder

- Sent halfway between enrolment and the 1st payment date
- Generic communication reminding students of their instalment/payment commitments.
- Attached documentation on payment information and available support.

2. Staff Communication: 'At Risk' notification

- Sent the day after the payment deadline
- List students picked up for having not met payment requirement sent to department leads and relevant Professional Service teams.
- Gives opportunity for staff to communicate any student information that might influence how we chase prior to us contacting the student directly.

3. Student Communication: Notification of Overdue Fees

- Sent 5 working days after payment deadline.
- Tailored communication giving student's individual information on how much they have paid and how much is owed.
- Includes warning of financial restriction if payment arrangement has not been made within 7 days.
- Attached documentation on payment information and available support.

4. Student Communication: Notice of Financial Suspension

- Sent 12 working days after payment deadline.
- Formal notification of Financial Restriction.
- Includes information on the next steps to take.
- Attached documentation on payment information and available support.

