



**Royal College of Art**

Postgraduate Art & Design

## Policy on Student Debtors

### Introduction

1. This policy outlines the practice that the Royal College of Art (“RCA”) will follow in respect of students who have not fulfilled their financial obligations to the College, as defined in their terms and conditions of registration. Students who fall into financial difficulty are strongly encouraged to contact Student Support as soon possible. Student Support may be able to provide advice and guidance to sources of support.
2. The RCA reserves the right to suspend or terminate the registration of any student who is in debt to the College.

### Terms and Conditions

3. Students are personally responsible for the payment of tuition fees, and it is a condition of registration that 50 per cent of the annual tuition fee for the year is paid at the start of the academic year. The remainder is required either in January (two-year/PGR programmes) or in April (15-month/MRes programmes).
4. The RCA supports a number of processes in support of payment of tuition fees, including but not limited to Government Fee Grants, Student Loans, Research Grants, Sponsorships, Career Development Loans, US Student Loans. Enrolment on the basis of any of such loans, grant or sponsorship does not limit the student’s liability for the payment of total fees due.
5. If a sponsor or other funding provider defaults on payment of their contribution, the student will be required to pay any outstanding amount.
6. Acceptance of the terms and conditions of registration constitutes a contract between the RCA and the student. The contract between the student and the RCA becomes effective upon completion of registration. Failure to pay fees and or any other costs that the student is liable for to the College, in accordance with this agreement is a breach of that contract. If required the College reserves the right to use a debt collection agency to recover any debt and, if necessary, to use the legal system to contact debtors and pursue enforcement.
7. A debt to the RCA is deemed to occur when a contractual obligation (i.e. services or goods provided by the College to the student in return for payment of a fee) has been broken. If a student has not paid by the agreed due date(s) then the RCA reserves the right to take all necessary and legal steps to recover the debt, including suspension and/or termination of registration without refund.

## Fee Liability

8. Students will be classed as “debtors” if they do not pay their tuition fee in accordance with the terms and conditions of registration *and* do not have an alternative arrangement that has been formally approved by the Registrar.
9. During any approved break or leave of absence, it is the student’s responsibility to ensure all financial arrangements are concluded and/or any arrangements are agreed with the Registrar. Students who have attended for part of a term will normally be liable for the fees due in that term.
10. A student, who withdraws after enrolling onto a programme, is liable for payment of fees for the first term of their intended study, and all subsequent terms up to and including the term in which they withdraw.
11. Students remain liable for fees for all terms that they were enrolled for after their registration is terminated for academic insufficiency and/or examination failure.
12. Tuition fees are published on the RCA website and are subject to revision each year.

## Returns

13. Students are liable for the tuition fee for each term, or part of a term, that they are enrolled for. Any student whose enrolment is cancelled part way through a term shall be liable for the full fee for that term.
14. Where a student’s enrolment is cancelled, their fee liability shall be calculated, and any overpayment previously made to the RCA shall be returned to the student or the organisation that has been responsible for payment of fees. Students taking a leave of absence will not normally be refunded any overpayment; in these circumstances any overpayment will be credited towards their study on their return.
15. Where a student withdraws, after having taken a leave of absence, any overpayment will be returned.
16. Where the College has funded part of the student’s study, for instance via a bursary or the Continuation Fund, then any return of funds to the student shall be limited to the amount of overpayment minus the amount paid towards fees by the College.
17. Where a student is sponsored by an external organisation, which pays fees directly to the College, then any return of funds shall be made to the external organisation.
18. Any request for a return beyond that outlined in this policy of enrolment should be pursued in accordance with the College’s Complaints Policy.

## Sanctions Applied to Debtors

19. The registration of any debtor to the RCA may be suspended or terminated by the Registrar provided that the Registrar has received confirmation that:
  - a. The debtor has been informed by the RCA in writing of the payment due to the College and the debtor has been given reasonable notice of the date by which payment was due; and
  - b. The debtor has been informed in writing that failure to pay the outstanding debt would lead registration being suspended or terminated; and
  - c. The debtor has failed to pay the sum due by the due date.
20. In cases where the Registrar suspends or terminates the registration of a debtor, the debtor will be notified by or on behalf of the Registrar. A debtor who has had their registration suspended or terminated will not be permitted to participate in any teaching, learning or assessment activities (including examinations) or use of the College facilities – effective from the date of termination.
21. No debtor will be permitted to participate in final examinations or in the College Show while the debt remains outstanding.
22. No debtor will be allowed to renew their enrolment while their debt remains outstanding.
23. A debtor will not have any interim or final examination results recorded or published while their debt remains outstanding.
24. A debtor may not be made any award of the RCA while their debt remains outstanding.
25. The College reserves the right to withdraw facilities and services to students while any debt is outstanding. This includes, but is not limited to, access to the Library, IT services and any facilities requiring an active Student Identity Card to gain access to.
26. Unresolved disputes between the student and the College must be dealt with through the Complaints Policy. Students remain liable for full fees after having invoked the complaints procedures; any student withholding fees while pursuing a complaint will be considered a debtor, and may have their registration terminated.

## Resolving Debt

27. Students whose enrolment is suspended pending payment of a debt shall have their suspension lifted once the debt is cleared, or after a payment plan is agreed with the Registrar.
28. A student whose registration is terminated remains liable for the fees for the term in which their registration was terminated, and all previous terms (see paragraph 10). The RCA

reserves the right not to re-instate the registration of a student whose registration has been terminated, even after any debt has been repaid.

### **Complaint**

29. Any dispute about the nature of a debt recorded by the College should be dealt with under the College's Student Complaints Policy.

### **Student Advice**

30. As well as contacting Student Support, all students can seek advice from the Royal College of Art Students' Union.

Royal College of Art  
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