

Student to Pay Policy

Owner	Group Chief Finance Officer		
Version	2.1		
Changes	The section on payment collection has been made more generic by removing fixed collection dates. This ensures flexibility as term dates may vary, while the underlying payment collection process and logic remain unchanged.		
Approval date	December 2025	Approved by	Board of Directors
Implementation date	January 2026	Date of next review	November 2028
Related internal policy	None identified		
Related external policies and regulations	None identified		

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1. Introduction and Policy Purpose

Regent College London (“the College”) provides educational opportunities to students who may self-fund their studies or have exceeded their Student Finance England (SFE) entitlement.

This policy defines the management, financial control, and compliance processes for all *Student-to-Pay (STP)* students to ensure transparent, timely, and accountable tuition fee collection.

Policy Objective:

To ensure that all tuition fees owed by STP students are collected in accordance with College procedures, reducing arrears and maintaining the College’s financial integrity.

2. Definition

An *STP student* is one who either:

- self-funds their tuition fees in full or in part, or
- has exhausted all or part of their four-year SFE entitlement (recorded as a zero-tuition-fee candidate).

All STP students must comply with the payment plan, deposit, and direct debit conditions outlined in this policy.

3. Roles and Responsibilities

The following teams are responsible for managing and supporting STP students:

- **Admissions, Widening Recruitment and Access (AWRA)** – identify and support applicants at the admissions stage.
- **Student Finance Officers (SFOs)** – confirm funding status, discuss payment plans, and issue Payment Plan Agreements.
- **Finance Team** – oversee deposits, direct debit set-up, payment monitoring, and enforcement actions.

The **Finance Team** holds overall responsibility for compliance, monitoring, and reporting under this policy.

4. Identification of STP Students

STP students are identified either **pre-enrolment** or **post-enrolment**.

Pre-Enrolment (or within 14-day cooling-off period)

1. The SFO must contact the student within **two working days** of identification to confirm funding status and discuss payment plan options.
2. The SFO issues the Payment Plan Agreement (PPA) for review and signature.
3. Once signed, an automated copy of the PPA is sent to relevant team members.
4. The Direct Debit form is then issued and must be completed within **five working days**.
5. The Finance Team stores the signed PPA and Direct Debit form in the student's record.
6. The AWRA team proceeds with enrolment support only after deposit confirmation.

Post-Enrolment (after 14-day cooling-off period)

1. The SFO issues the PPA to the student immediately upon identification.
2. The student must pay the **£500 deposit within one week**.
3. Failure to pay the deposit results in **automatic withdrawal**.
4. Once the deposit and PPA are received, the student may continue their studies.

No student may attend classes or access College facilities without a signed PPA and confirmed deposit payment.

5. Payment Plan Agreement (PPA)

The PPA details the total tuition fee, instalment amounts, payment dates, and the consequences of non-payment.

All STP students must sign the PPA before enrolment or continuation. Tuition fees are divided into **three termly instalments**, payable by Direct Debit according to the agreed schedule.

6. Direct Debit Form

The Direct Debit form must be completed and submitted via Adobe Sign alongside the PPA.

The Finance Team will set up the Direct Debit within **five working days** of receipt.

7. Deposit

A **£500 deposit** must be paid **before the course commences** and after signing the PPA. This deposit will be deducted from the total tuition fee balance. Failure to pay the deposit within the deadline results in **automatic withdrawal or non-enrolment**.

8. Pearson Registration Fee

STP students enrolled on a Pearson HND programme must pay the Pearson registration fee **alongside the deposit**.

The amount may vary each academic year in line with Pearson's published rates.

- The fee is **refundable only** upon successful completion of Level 5 or if the student later secures Student Loan approval.
- It is **non-refundable** if the student withdraws or fails to complete the second year of the course.

9. Instalment Deadlines and Enforcement

1. Instalment dates in the PPA represent the **exact Direct Debit collection dates**, not the term start dates.
2. The first collection occurs approximately **three weeks after course start**, allowing for the cooling-off period.
3. Subsequent instalments are collected **one week after** each new term begins.
4. For students identified post-enrolment, the first instalment must be paid by **bank transfer**; Terms 2 and 3 follow the Direct Debit schedule.
5. Students have a **14-day grace period** from each due date. Non-payment beyond this period results in **suspension and withdrawal for non-payment**.
6. Students must ensure sufficient funds are available on collection dates. A **£25 administration charge** applies for each returned or failed Direct Debit. The outstanding balance and fee must be paid within **seven days**.

10. Reminder and Escalation Procedure

- An automated reminder is sent **seven days before** each instalment.
- If payment fails, the student receives an immediate follow-up and a **seven-day payment deadline**.
- Continued non-payment is escalated to the Finance Team and may lead to **withdrawal** under the College's Debt Recovery Procedure.

11. Automatic Direct Debit Conditions

- All STP students must maintain an active Direct Debit mandate during their enrolment.

- Students with **two or more failed Direct Debits** in an academic year may lose the privilege of paying by instalments and will be required to pay future fees **in full, upfront**.

12. Audit and Record-Keeping

All PPAs, Direct Debit forms, and related correspondence must be securely stored in the student's digital record.

The Finance Team must maintain a complete audit trail for all STP-related transactions and communications.

13. Exceptions and Approvals

Any deviation from this policy (e.g., extended deadlines or alternative payment arrangements) must be approved **in writing** by the Head of Finance and recorded on the student's file.

14. Conclusion

Regent College London is committed to supporting students while ensuring financial discipline.

All STP students are expected to comply fully with this policy.

Failure to adhere to payment deadlines or terms will result in **suspension or withdrawal** in line with the College's Non-Payment and Debt Recovery Procedures.