

Student to Pay Policy

Owner	Group Chief Finance Officer		
Version	2.2		
Changes	The section outlining the identification of STP students has been revised to enhance clarity and provide more explicit guidance for both staff and students.		
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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)** – Support SFO and students at the admissions stage as required.
- **Student Finance Officers (SFOs)** – Identify STP students, 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 cooling off period)

1. SFO identifies students whose loans have been approved as Student-to- pay (STP). The student is contacted within **3-5 working days** of identification to confirm funding status and discuss payment plan options.
2. Once student has agreed to continue in this manner, 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. Student is given until the end of cooling off period to pay the required deposit payment and any other applicable fees.
7. If students fails to make payment by the given deadline, their enrolment is subsequently cancelled.
8. Once enrolment deadline has passed, students prior to Handover to enrolment status are deferred to next intake.

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

1. SFO identifies students whose loans have been approved as Student-to- pay (STP). The student is contacted immediately to discuss payment plan options.
2. Student must sign the payment plan agreement, direct debit mandate and pay the deposit within 14 days of becoming an STP. Failure to complete the above formalities results in **withdrawal**.
3. Registration is confirmed once the deposit has been received.

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

Deposit amount varies depending on the status of the students enrolment on the course. 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**.

