

TUITION FEE DEBT POLICY

JULY 2022

Registry and Finance
Version 1

The Royal Academy of Music moves music forward by inspiring successive generations of musicians to connect, collaborate and create.
Charity number 310007
Company registration number RC000438

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**UNIVERSITY
OF LONDON**

INTRODUCTION

This policy outlines the process that the Academy will follow if a student fails to meet their financial obligations to the Academy through the payment of tuition fees.

In this policy “we” means the Royal Academy of Music [the Academy] and “you” means our students. This policy applies to all enrolled students, undergraduate and postgraduate, those on an interruption of study, and those who have completed their studies and who have a balance of fees remaining.

The Academy charges tuition fees which cover enrolment, tuition and supervision for each year or part-year for which a student is enrolled. Fees differ across the different programmes of study and reflect the resources required to deliver each programme.

In accepting a place, a student accepts responsibility for the payment of the fees appropriate to their programme of study and fee status, as determined by the Registry’s Admissions team.

It is a condition of enrolment that tuition fees are either paid in full, or that an agreed payment plan is set up with the Fees Office prior to the commencement of all tuition (instrumental and class-based) and access to educational resources such as the Library and practice rooms.

We are committed to providing clear and transparent information about the payment of tuition fees and the action that we will take in the event of non-payment.

The Academy reserves the right to suspend or withdraw the enrolment of any student who is in debt to the Academy, in accordance with the process outlined below.

Under Regulation A2 (Enrolment), students who are not either fully enrolled having paid their fees in full, or with a payment plan in place by 30 September in any academic year, without documented good reason, will be given 10 working days’ notice before being withdrawn from the programme by the Registrar and Director of Student Operations.

RESPONSIBILITY FOR FEE PAYMENT

The legal responsibility for timely payment of tuition fees rests solely with you as the student. We will communicate with you at various stages once you have accepted our offer to inform you of the amount that you will be required to pay and by when. It is your responsibility to communicate with us and to ensure that the required amount is paid by the required date.

If your fees are being paid in full or in part by a sponsor or lender, it is your responsibility to ensure that any payment of fees is made by them on time. In the event that a sponsor or lender does not pay the tuition fee by the due date, you will become liable for the full amount due. You will also become liable for fees if your application for a loan from the Student Loan Company (SLC) or other organisation is late, declined or if you are subsequently assessed as ineligible for this funding.

LOANS AND THIRD-PARTY SPONSORS

If you have enrolled on the basis of an agreement that your fees would be paid by a third party (e.g., US Loans, Student Finance England, private sponsorships, fee waivers etc.), you must complete the enrolment process, answering all questions with answers that are true to the best of your knowledge.

You must comply with the appropriate instructions following enrolment in order to make any applications for funding and be able to provide documentary evidence to the Academy that you are due to receive this money. While applications for third party payment methods are pending, the Academy will not request payment of fees due, although if you are applying for a US Loan, you should note that a full or part deposit will be required. Failure to comply with the appropriate instructions for third party payment method will result in your becoming liable for fees.

If you are late applying for SLC funding and you have not received an SLC financial notification letter by your enrolment deadline, we will classify you as a self-funding student. As long as you are eligible for SLC funding, we will refund your personal tuition fee payment after we receive payment from the SLC.

FEE STATUS

The Admissions Team is responsible for assessing your fee status. For further details on how we assess fee status please see the information on our [website](#). Tuition fee assessments are made in line with guidance from the UK Council for International Student Affairs (UKCISA) who can offer further guidance and information on whether you should pay home or international fees.

Since January 2021 all new students from the EU enrolling to study in the UK from August 2021 onwards are classified as overseas fee-paying students.

FEE INCREASES

Fees are subject to annual increase, agreed by the Governing Body each year. Fees are presented on our website and in a durable format in accordance with consumer law. In enrolling, a student accepts that fees in subsequent years of study may rise. If your tuition fees are not regulated by the UK Government (home undergraduate fees) the Academy may increase these each year. This normally applies to undergraduate overseas fee payers and all postgraduate course fees.

If a student takes an interruption of study for any reason and returns the following academic year, they will be required to pay a pro-rata increase to account for any rise in tuition fees that has been applied since the previous year.

FEE PAYMENTS

All students should ensure that they have sufficient funds available to fully cover their tuition fees, living expenses, associated programme costs and other relevant costs. Students who are in financial difficulty and are unable to meet the costs of their tuition are strongly encouraged to

contact the Student Funding Manager in the Registry in the first instance, who may pass information between the Head of Year/Programme Tutor and the Fees office as necessary.

Tuition fees are normally required to be paid, in full, prior to the commencement of tuition each year or via an instalment plan.

Students wishing to pay their tuition fees in instalments must agree a payment plan with the Fees office **prior to the commencement of tuition each year**. Instalment payment plans are offered at the discretion of the Head of Finance or the officer to whom the Head of Finance has delegated this responsibility.

It is the responsibility of the student to ensure that all instalment payments are made by the agreed dates.

FINANCIAL SUPPORT

The Academy awards scholarships and bursaries, as well as limited funds to help support students who encounter unexpected financial hardship. Information about financial support is available on the Academy's website. We expect all students to ensure they have adequate financial resources to meet their tuition fees and living expenses before starting a programme of study. There are no additional funds available at the Academy to assist with the payment of tuition fees.

If you have any financial concerns regarding payment of your tuition fees, you may contact the Fees Manager in the Fees office. For queries regarding financial hardship support, please contact the International Officer and Executive Assistant. For issues relating to budgeting, finance advice, external or Academy-related sponsorships and awards, please contact the Student Funding Manager in the Registry.

TUITION FEE DEBT PROCESS

The process that we will follow in cases where students have not paid the required fee by the required date, is as follows:

1. The Fees Office will send up to two initial reminders once a fee payment becomes overdue. The first within seven days of the payment due date and the second within a further seven days of the first email.
2. If you are unable to make a payment by an agreed deadline you should contact the Fees Office immediately to discuss the situation and to agree a feasible deadline/alternative payment plan.
3. If you become a tuition fee debtor, receive two reminder emails and do not engage with the Fees Office, the fee debt recovery process will commence, as follows:

Stage 1 You will receive an email from the Fees Office to your @ram account, advising that the fee debt recovery process has commenced. This will give you 14 days' notice of the removal of your ASIMUT booking permissions unless payment is received or an alternative plan and timescale is agreed. You will be encouraged at this point to contact your Head of Year/Programme Tutor for support and/or the Student Funding Manager, if you have not done so already.

Stage 2 If the payment is not received, ASIMUT booking permissions will be suspended and you will be given notice that if the payment is not made after a further 14 days from the date of the email, educational access and delivery (attendance at classes, including principal study lessons) will be suspended. We will copy your Head of Year/Programme Tutor into this email for information. You will not be able to recommence classes and attendance unless you have either settled the debt or have agreed a revised and feasible payment plan.

If an alternative payment plan is agreed following an initial non-payment and as part of the above process, but you then fail to meet the revised deadline for payment, Stage 2 will automatically be applied without the 14-day notice period.

We will notify UKVI regarding any students on a Student Route visa who have their enrolment suspended for non-payment of fees.

If you make the necessary payment at this stage, all permissions and access will be reinstated as soon as the payment has cleared.

Stage 3 If you have a debt that extends to the end of the academic year and are continuing into the next year of the programme, we will not ratify your end of year marks at the relevant examination board and you will not be permitted to re-enrol for the following academic year until you have cleared the debt.

If you are a final year student due to graduate, we will not ratify your marks at the relevant Examination Board while there is a debt on your account. You would need to clear the debt in order for your award to be calculated and the marks presented for ratification.

Stage 4 If the stages above have been completed and you have not engaged and communicated with us to an appropriate level to be able to progress the matter, we will refer you and your debt to our approved debt collection agency. We will also invoke disciplinary proceedings which may result in complete suspension or withdrawal from the programme.

COMPLAINTS

If you are not satisfied with the way that any part of this policy has been applied, please follow the Student Complaints process. We would normally try to resolve complaints via early resolution where possible.