

# Student Debt Policy

## From August 2024

### Contents

1. Policy Summary	1
2. Scope	1
2.1. What does this policy cover?	1
2.2. What does this policy not cover?	2
3. General Principles	2
4. Circumstances in which you may incur a debt with OCA	2
5. If you have been identified as being in debt to OCA	3
6. If you need support	4
7. Linked and other policies and legislation	4
8. Changes since previous policy	4

## 1. Policy Summary

- 1.1. This policy is in place to ensure that students are aware of the process OCA will undertake to notify them of and to recover any debt that they may incur whilst undertaking study with OCA.
- 1.2. This policy sets out the scenarios in which students may incur debt for services, such as failing to pay course unit fees.
- 1.3. It explains the process OCA will undertake to notify students of this debt and the action that it may take to recover these outstanding fees and/or charges and/or costs.

## 2. Scope

### 2.1. What does this policy cover?

- 2.1.1. This policy is applicable to all students at OCA on Units (Undergraduate studies), Programmes of Study (Postgraduate studies), or Courses (Foundation or Short course) who have

outstanding fees and/or other charges and/or costs in connection with their study.

- 2.1.2. This document may be updated throughout the year to correct errors, improve clarity or accessibility, or to reflect changes in legal or regulatory requirements. If these amendments occur after you have registered, you will be notified by email of any significant changes to this document.

## 2.2. What does this policy not cover?

- 2.2.1. This policy does not explain how fees are set or the rules around fee liability or fee refunds, details of these are covered in the [Student Fees Policy and Refund and Compensation Policy](#).

## 3. General Principles

- 3.1. This policy provides specific detail on the circumstances which may lead to you having outstanding fees and/or charges and/or costs with OCA as detailed in the: [Terms and Conditions](#) of enrolment and the [Student Fees Policy](#), that you agreed to when completing your Unit, Programme of Study, or Course enrolment.
- 3.2. In addition, it outlines the means that will be undertaken to recover these outstanding amounts should you become in debt to OCA.

## 4. Circumstances in which you may incur a debt with OCA

- 4.1. If you chose to pay your fees by instalments and you fail to pay any of your instalments.
- 4.2. The payment method we accepted to complete your enrolment is cancelled or withdrawn, for example a credit or debit card payment is not honoured by your bank or a grant or loan from a UK funding authority Student Finance England (SFE), Student Finance Wales (SFW), Student Finance Northern Ireland (SFNI) or Student Awards Agency Scotland (SAAS) is not approved or withdrawn.
- 4.3. If your fees were funded by a third party and they fail to pay all or part of your fees.

- 4.4. If you withdraw outside of the cancellation period (details of which can be found in Section 7 of the [Student Fees Policy](#)) and your funding provider doesn't cover your full fees, or you have instalment payments remaining at the point of withdrawal.

## 5. If you have been identified as being in debt to OCA

- 5.1. If you have been identified as having a debt with OCA you will be subject to the Colleges credit control procedures, the finance team will notify you in writing of the amount of debt and how you may pay that debt; and give you reasonable opportunity to pay any outstanding fees and/or charges.
- 5.2. Should your outstanding fees and/or charges remain outstanding after 28 calendar days of OCA first notifying you of your debt, you will be sent further notification of the amount of this debt and how you may pay that debt, we may also follow this up with telephone calls.
- 5.3. Where OCA has taken the above steps and has been unsuccessful in recovering the fees and/or charges and/or costs from you, due consideration by OCA's Head of Finance, or their delegated authority will be given in relation to any further action OCA will take to recover these fees and/or charges and/or costs. Methods of recovery may include but are not limited to:
- 5.3.1. Any fee payments outstanding being referred to a debt collection agency, in this scenario they will be subject to the agents surcharge plus VAT at the UK standard rate. Surcharges and  
  
any legal fees will be the responsibility of the student and are legally enforceable.
- 5.3.2. Any fee payments outstanding being referred to the small claim's courts.
- 5.4. Any action taken may impact on your financial status.
- 5.5. You may lose access to tutorial support and will not be permitted to submit any work for assessment until any outstanding debt is cleared.

- 5.6. OCA may cancel your registration and/or enrolment and not permit you to undertake further study for which any tuition fees or other charges would be due.

## 6. If you need support

- 6.1. Should you need any help with this policy, you should contact our Finance team at [accounts@oca.ac.uk](mailto:accounts@oca.ac.uk) where they will be able to answer any queries you have.

## 7. Linked and other policies and legislation

- 7.1. Example This policy is subject to OCA's [Terms and Conditions](#) of enrolment.
- 7.2. This policy should be read in conjunction with [Student Fees Policy](#) and [Refund and Compensation Policy](#).

## 8. Changes since previous policy

- 8.1. Transfer to new policy template.
- 8.2. Updates to numbering and order of paragraphs and sections throughout the policy.
- 8.3. Removal of Control of the Policy and Review of the Policy sections.
- 8.4. Update to terminology used for types of study throughout the policy, Units (Undergraduate studies), Programmes of Study (Postgraduate studies), or Courses (Foundation or Short course).
- 8.5. Updated links throughout the policy.
- 8.6. Inclusion of paragraph 2.2.1.
- 8.7. Addition to paragraph 4.3 'all or part of'.
- 8.8. Addition to paragraph 5.1 'the Colleges'.
- 8.9. Updated paragraph 5.2 replaced '30 calendar days' with '28 calendar days'.
- 8.10. Amendment to paragraph 5.3.1 removal of '15%' and addition of 'the agents'.