

Debt Prevention and Hardship

The College aims to support students who find themselves in difficult circumstance and encourages early discussion with the College Accountant to develop affordable payment plans and to submit an application to University or College hardship funds.

The College strongly encourages members including students to use direct debit to pay their battels, thus avoiding debt arising. Ideally direct debit mandates are to be completed as soon as possible upon joining the College. It is acknowledged that it may take time for international students and visitors to set up a UK bank account. Exceptions to this policy may be agreed by the College Accountant for individual cases for instance when a funding body makes payment on a quarterly basis.

To prevent debt becoming an issue the College Accountant will examine the list of overdue battels accounts on a monthly basis. The College Accountant will contact the owner of any battels account with an overdue amount one month after the original battels invoice was issued to ask that the account be settled.

A battels account will be withdrawn if the owner is more than 2 months in arrears on their payments until the account is settled. The consequences of this policy will be proportional in light of nature of the debt for example in the instance of a debt related to meals the requirement to pay cash to eat in College. The policy is not intended to be prescriptive on the action to be taken in each individual case particularly those involving accommodation. An anonymous list of individuals with a battels account more than 2 months outstanding will be included in management accounts report to GPC.

The College is considerate of the situation of students in hardship and the College Accountant has latitude to relax the policy in exceptional individual circumstances.

The policy is supported by highlighting the University and college hardships funds that are available to those in need. Hardship funds can be accessed via the College Accountant or the Student Administrator.

If the measures described fail to resolve the situation the College may employ a debt collection agency to pursue the outstanding funds and when necessary will take legal advice. In the rare situation of a student having a significant debt at the end of their studies the College maintains the right not to invite individuals to graduation celebrations.