



ROYAL ACADEMY
OF MUSIC

TUITION FEE DEBTORS POLICY

May 2019 onwards

Introduction

1. This policy outlines the practice that the Royal Academy of Music will follow where a student fails to meet their financial obligations to the Academy.
2. The Royal Academy of Music ('the Academy') charges tuition fees which cover enrolment, tuition and supervision for each year or part-year for which a student is registered. In accepting a place, a student accepts responsibility for the payment of the fees appropriate to his or her programme of study and fee status as a UK, EU, International or Channel Islands/Isle of Man student. It is a condition of enrolment that tuition fees are either paid in full, or that a formal instalment plan is agreed prior to the commencement of tuition each year.
3. The responsibility for timely payment of tuition fees rests solely with the student.
4. Fees are subject to annual increase, agreed by the Governing Body each year. In registering, a student accepts that fees in subsequent years of study may rise.
5. 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.
6. The Academy reserves the right to suspend or terminate the enrolment of any student who is in debt to the Academy.
7. If a new or continuing student is not fully enrolled by 30 September in any academic year, and there are no extenuating circumstances, they may be withdrawn from the programme by the Academic Registrar in accordance with the Academy's Regulations.

Fee payments

8. All students should ensure that they have sufficient funds available to them to fully cover their tuition fees, living expenses, associated programme costs and other

incidental costs. Students who fall into financial difficulty and are unable to meet the costs of their tuition are strongly encouraged to contact the Registry in the first instance, who may pass information between the Programme Tutor and the Fees office as necessary.

9. Tuition fees are normally required to be paid, in full, prior to the commencement of tuition each year. In exceptional cases however, the Academy does enable students to pay for their tuition in instalments. Students wishing to pay for their tuition 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 Director of Finance or the officer to whom the Director of Finance has delegated authority.
10. It is the responsibility of the student to ensure that all instalment payments are made by the agreed dates.

Third-party sponsors

11. Students who have enrolled on the basis of a promissory third party payment (e.g. US Loan, Student Loans, Sponsorships, fee waivers etc.) must complete the enrolment process, answering all questions with answers that are true to the best of their knowledge. They must comply with the appropriate instructions following enrolment in order to make their applications for funding and be able to provide documentary evidence to the Academy that they are due to receive this money. Whilst applications for third party payment methods are pending the Academy will not request payment of fees due, although students applying for US Loans 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 the student becoming liable for fees.
12. It is the responsibility of the student to ensure that payment of fees is made by the sponsor or lender in a timely fashion. In the event that a sponsor or lender does not pay the tuition fee by the due date, the student will become liable for the full amount due. Students will also become liable for fees if their application for a loan from the Student Loan Company or other organisation is declined.

Sanctions applied to debtors

13. Students are required to settle their fee account promptly. If a student is unable to pay, he or she must contact the Fees office to resolve the issue as soon as possible and request an extension to the payment date.
14. If a student misses the deadline for payment (be this the payment of full fees, or an instalment as part of a payment plan), the Academic Registrar will be informed of this by the Fees office. On receipt of this notification, the Academic Registrar (or her nominated deputy) will give the student notice via email that access to the Library,

Practice Rooms and other Academy facilities will be suspended after 10 working days unless payment is received. Access will not be reinstated until the required amount has been paid. This email correspondence will be copied to their Head of Programme, Head of Department and Programme Tutor.

15. If full payment of the required amount is not made within a further 5 working days, or if a revised payment plan is not agreed in consultation with the Fees office, **enrolment will be suspended**. The student will be informed of this in writing by the Academic Registrar (or her nominated deputy) and the correspondence copied to their Head of Programme, Head of Department and Programme Tutor. Suspension of enrolment includes withdrawal of all educational services such as Principal Study tuition, academic teaching, supervision and barring students from participating in all Academy performance activities.
16. Once a decision to suspend access to facilities or to suspend enrolment has been made, the Academic Registrar will write to all relevant teachers to inform them of this decision.
17. If an extension to the payment due date has been granted and a student fails to pay the agreed amount on the date due, the sanctions set out in paragraphs 14 and 15 will apply.
18. No student will be reinstated until the outstanding tuition fees are paid in full, or the agreed instalment is met. Reinstatement after suspension may not be permitted during the session from which the student is suspended if it is considered that a significant amount of academic content has been missed whilst suspended.
19. If a student is reinstated, the Academic Registrar will write to them to confirm that they may return to the Academy.
20. Continuing students will not be permitted to enrol for the academic year, receive principal study tuition or participate in any Academy classes or activities if they are carrying tuition fee debt from the previous year (see paragraph 7).
21. A debtor will not have any examination results ratified or published while their debt remains outstanding.
22. A debtor may not be made any award of the Academy or the University of London while their debt remains outstanding.
23. The Deputy Principal may terminate the studentship of any tuition fee debtor to the Academy. Termination of enrolment will only be invoked after the following stages have been completed:
 - The student debtor has been notified of the amounts due for payment and given reasonable notice of the dates by when payment was due.

- The student debtor has been informed that failure to pay outstanding fees may result in the termination of studentship.
 - The student debtor fails to pay the sum due by the agreed date, or fails to respond to requests by the Fees office to agree or commit to a payment plan in reasonable instalments.
24. Where a student has a tuition fee debt to the Academy and has not responded to communications from the Academy, the fee debt may be referred to a Debt Collection Agency.
25. International students studying on a Tier 4 visa should note that suspension or termination of their enrolment will be reported to the UK Border Agency who may take action to require the student to leave the country.

Appeals

26. Students involved in an appeal or complaint process with the Academy should note that fees continue to be payable, and should not be withheld pending the resolution of the appeal or complaint.
27. Disputes about the nature of a debt should be dealt with through the Academy's Student complaints procedure.

Financial Support

28. The Academy has limited funds to help support students who encounter unexpected financial hardship and therefore expects 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 funds available at the Academy to assist with the payment of tuition fees.
29. 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 PA to the Deputy Principal and Dean. For issues relating to Academy-related sponsorships and awards, please contact the Registry.

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Approved by:	Academic Board
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