

# Student Fees and Charges Debt Management Policy

## Section 1 - Purpose

(1) The purpose of this Policy is to specify the principles and responsibilities relating to the management and collection of debt arising from student fees and charges.

### Background

(2) This Policy is designed to ensure that Macquarie University (the University) meets the requirements of the [Education Services for Overseas Students Act 2000](#), [Higher Education Support Act 2003](#) and relevant accounting standards.

### Scope

(3) This Policy applies to all employees of the University with responsibility for managing student fee collection and debt.

(4) This Policy applies to all debt arising from student fees and charges including:

- a. Tuition fees;
- b. Student Services and Amenities Fees (SSAF);
- c. English Language Course fees (ELC);
- d. International Out of Time Fees (Graduate Research Academy students);
- e. Graduate Research Academy tuition fees;
- f. Late payment fees;
- g. Overseas Health Cover (OSHC);
- h. Library debt;
- i. Exchange/Study abroad; and
- j. Student Loans.

## Section 2 - Policy

(5) The University will establish and effectively monitor systems and processes to manage the collection of student fees and charges.

(6) The recovery of outstanding student debt will be carried out in accordance with this Policy (including Procedures) and the [Tuition Fees and Charges Rules](#).

(7) Student debt is considered overdue if it is not paid by the published payment due date.

(8) The University may, at its discretion, engage external agencies to assist in the collection of student debt which remains outstanding after 360 days.

# Section 3 - Procedures

## Collecting overdue student fees and charges

(9) The Accounts Receivable team (within Corporate Shared Services) is responsible for the recovery of outstanding student debt (including monitoring and collection of overdue debts).

(10) Prior to payment due dates, the Accounts Receivable team will issue email reminders to all students advising them of:

- a. the payment due date;
- b. the late payment fee charged on overdue payments;
- c. information on where to view their fees;
- d. information on how to pay their fees; and
- e. information on how to defer their fees, if applicable.

(11) If the student fails to settle the debt by the payment due date, a calling campaign is initiated.

(12) Up to three calling campaigns are conducted to collect overdue student debt, as follows:

- a. Round One – one working day following the payment due date;
- b. Round Two – two working days following the last day to enrol; and
- c. Round Three – three working days before the Census Date.

(13) Students with overdue debt will have sanctions applied in accordance with [Tuition Fees and Charges Rules](#).

(14) Students with overdue debt will be charged a late payment fee in accordance with [Tuition Fees and Charges Rules](#).

(15) The student management system automatically applies a Financial (INF) sanction to accounts of students with overdue debt.

(16) The Accounts Receivable team will apply a sanction on the online learning platform ([iLearn](#)) account of a student with overdue debt for one to three days before the Census Date of the study period.

(17) Sanctions will remain in place until full payment is made.

(18) Students that are uncontactable or do not engage with the University to settle the overdue debt will be unenrolled three weeks post Census Date and the associated debt will be reversed at that time.

(19) Students with an approved extended payment arrangement due to hardship will be exempt from sanctions and the unenrolment process unless they default on the accepted terms.

(20) The Pro Vice-Chancellor (Dean of Students), Finance Shared Services, Student Wellbeing and Student Life Cycle teams meet when necessary to review hardship cases submitted by students. Where appropriate, the Pro Vice-Chancellor (Dean of Students) and the Director, Finance Shared Services will recommend to the Vice-President, Finance and Resources to approve an extended payment arrangement (in accordance with the [Delegations of Authority Register](#)) and the associated lifting of sanctions.

(21) The Accounts Receivable team will continuously engage with students with outstanding debt while they are still enrolled or actively engaged with study at the University.

(22) If a student remains disengaged with the University, the Accounts Receivable team will issue two reminder notices seven days apart. If no response is received, a final demand letter will be issued. If the student does not engage with the University after the final demand letter, the student account will be recommended for write off.

(23) Students with written off debt will have a sanction applied on their account and will not be allowed to re-enrol unless the written off debt is fully paid.

## **Student Debt Write-Off**

(24) Overdue student debt is eligible for write-off if it meets all the following criteria:

- a. the procedures outlined above have been followed;
- b. the debt is aged greater than 12 months and the student, having been subject to multiple contact attempts, is determined as uncontactable; and
- c. the debt relates to students that are no longer enrolled or actively engaged with study at the University ("Zero-load Students").

(25) Student debt subject to an approved extended payment arrangement is not eligible for write-off.

(26) All debt write-offs must be approved in accordance with the [Delegations of Authority Register](#).

## **Issuing of Notice**

(27) The Student Lifecycle team within Student Shared Services is responsible for ensuring that the University complies with Government reporting requirements.

(28) Following the closure of the Late Unit Enrolment period, a notice is issued to both domestic and International Students who have an outstanding debt. For International Students this constitutes a formal Notice of Intention to Report which has impacts on their electronic Confirmation of Enrolment (eCoE) and visa standing.

(29) Students have 20 business days from when the notice is issued to:

- a. settle all overdue debt;
- b. request for Suspension of Studies; or
- c. request for Withdrawal Without Financial Penalty.

(30) Sanctions will be lifted on students whose fees have been subsequently paid or where the student's requests for Suspension of Studies or Withdrawal Without Financial Penalty have been approved and the related debt is reversed.

(31) The late payment fee may be reversed following a successful request for Suspension of Studies or Withdrawal Without Financial Penalty or following a successful appeal for reversal.

## **Reporting**

(32) The Accounts Receivable team will examine and assess aged student debt on a regular basis, providing monthly (or as required) updates to senior management

(33) Student debt as well as provisions and write-offs are reported bi-annually to the Finance and Facilities Committee of Council.

## Section 4 - Guidelines

(34) Nil.

## Section 5 - Definitions

(35) The following definitions apply for the purpose of this Policy:

- a. Census Date is defined as the date by which a student must discontinue their enrolment if they do not wish to be liable for student contribution charges or tuition fees for a unit.
- b. International Student is a student who is not an Australian or New Zealand citizen, nor the holder of permanent residence status in Australia, and who is admitted to an award course or program on a fee-paying basis.
- c. Late Unit Enrolment refers to the date by which a student can apply for a late unit enrolment request.
- d. Notice of Intention to Report - before imposing a suspension or cancellation and notifying the Department of Home Affairs, the University must inform the International Student of that intention and the reasons for doing so, in writing.
- e. Suspension of Studies means a period of time during which an International Student is permitted to take a temporary break from their study, in accordance with the requirements of the [National Code of Practice for Providers of Education and Training to Overseas Students 2018](#).
- f. Withdrawal Without Financial Penalty is applicable to students who may have faced disruption to studies due to unavoidable circumstances after the Census Date and request to receive a withdrawal from the unit/s without the financial implication.

## Status and Details

<b>Status</b>	Current
<b>Effective Date</b>	13th December 2024
<b>Review Date</b>	13th December 2027
<b>Approval Authority</b>	Vice-President, Finance and Resources
<b>Approval Date</b>	12th December 2024
<b>Expiry Date</b>	Not Applicable
<b>Responsible Executive</b>	Robin Payne Vice-President, Finance and Resources
<b>Responsible Officer</b>	Ben Gray Deputy Group Chief Financial Officer
<b>Enquiries Contact</b>	Devy Garcia Accounts Receivable Manager +61 2 9850 1679