

Student to Pay Policy

Owner	Head of Financial Planning and Analysis		
Version	2.1		
Changes	• Policy is now for domestic and International students • The policy objective now states the student is liable to pay if SLC or a third party fails to pay. • Policy relates to new and continuing students under point 5. ◦ Clearly states 14 day cooling off applies only to new students. • Point 6 now also says new and continuing students. • Point 9, Pearson registration fee is not refunded on completion of level 5. Also made clear its both HNC and HND as previously only HND. • On point 10 the following was removed so it allows for RTC to collect at any point and not defined in a policy ; ◦ The first collection occurs approximately three weeks after course start, allowing for the cooling-off period. ◦ Subsequent instalments are collected one week after each new term begins. • Point 15 and point 16 have been added for repeating and postgrad students resuming.		
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Implementation date	October 2026	Date of next review	October 2028
Related internal policy	None identified		
Related external policies and regulations	None identified		

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1. Introduction and Policy Purpose

This Policy applies to all students enrolled under **RTC Education Ltd t/a Regent College London and Regent Hill London (“RTC”)**. RTC provides educational opportunities to domestic and international students who may self-fund their studies or domestic students that have exceeded their Student Finance England (SFE) entitlement.

This policy defines the management, financial control, and compliance processes for all Student-to-Pay (STP) students to ensure transparent, timely, and accountable tuition fee collection.

Policy Objective:

To ensure that all tuition fees owed by STP students are collected in accordance with RTC procedures, reducing arrears and maintaining RTC’s financial integrity.

You, the student, are responsible and liable for tuition fees due to RTC. Should SFE or any other third party paying the fee fail to do so the student will be notified the debt will be transferred to the student.

2. Definition

A STP student is one who either:

- Self-funds their tuition fee in full or in part (domestic or international), or
- PG students, or
- Has exhausted all or part of their four-year SFE entitlement (recorded as a zero-tuition fee candidate). This applies to domestic students only.

All STP students must comply with the payment plan, deposit, and direct debit conditions outlined in this policy.

3. Roles and Responsibilities

The following teams are responsible for managing and supporting STP students:

Course Advisors to support SFOs and students at the admissions stage as required. Agree payment plans with PG students.

Student Finance Officers (SFOs) to identify STP students, confirm funding status, discuss payment plans, and issue Payment Plan Agreements.

Accounting and Finance Team to oversee deposits, direct debit set-up, payment monitoring, and enforcement actions.

The Accounting and Finance Team holds overall responsibility for compliance, monitoring, and reporting under this policy.

4. International Student Fees

Fees are expected to be paid upfront unless a payment plan agreement (PPA) has already been agreed.

Third party payments will not be accepted unless;

- The payee is an exchange company or money wire, and the student provides evidence that he or she has authorised the payment;
- The payee is a sponsor or family member who is sponsoring the student, and the student provides a letter from the payee to evidence that arrangement.
- The student has been given a consent letter from RTC for approval before payment if the third party is not a sponsor or family member.

5. Identification of STP Students

STP students are identified as either pre-enrolment (new and continuing) or post-enrolment. For new only students a 14-day cooling off period is given post enrolment, continuing students must may pre-enrolment onto their next year of study.

Pre-Enrolment (or within cooling off period)

- Student is self-funding studies and wants to make payment for their course.
- SFO identifies students whose loans have been approved as student-to-pay (STP). The student is contacted within 3-5 working days of identification to confirm funding status and discuss payment plan options.
- Once student has agreed to continue in this manner, SFO issues the Payment Plan Agreement (PPA) for review and signature.
- Once signed, an automated copy of the PPA is sent to relevant team members.
- The Direct Debit form is then issued and must be completed within 5 working days.
- The Accounting and Finance Team stores the signed PPA and Direct Debit form in the student's record.
- Student is given until the end of cooling off period to pay the required deposit payment and any other applicable fees.
 - This does not apply for continuing students as no cooling off period for continuing students. Continuing students must pay before enrolment onto the next year.
- If students fail to make payment by the given deadline, their enrolment is subsequently cancelled.
- Once enrolment deadline has passed, students prior to Handover to enrolment status are deferred to next intake.

Post-Enrolment (after 14-day cooling-off period)

- SFO identifies students whose loans have been approved as Student-to-pay (STP). The student is contacted immediately to discuss payment plan options.
- Student must sign the payment plan agreement, direct debit mandate and pay the deposit within 14 days of becoming an STP. Failure to complete the above formalities results in withdrawal.
- Registration is confirmed once the deposit has been received.

No student may attend classes or access College facilities without a signed PPA and confirmed deposit payment.

6. Payment Plan Agreement (PPA)

RTC offer STP students' different methods of payment.

- Full fees paid upfront for the year
 - All the course fees will be paid to RTC before
- Payment Plan Agreements (PPA)
 - PPA contains total tuition fee, instalment amounts, payment dates and the consequences of non-payment.
 - Total tuition fee balance is divided into 3 termly instalments, payable by Direct Debit according to the agreed schedules.
 - All PPAs must be signed before enrolment (applies for new and continuing students).

7. Direct Debit Form

Direct debit forms must be completed and submitted via Adobe Sign alongside the PPA.

The Finance Team will set up the Direct Debit within five working days of receipt.

8. Deposit

Deposit amount varies depending on the status of the student's enrolment on the course. This deposit will be deducted from the total tuition fee balance.

Failure to pay the deposit within the deadline results in **automatic withdrawal or non-enrolment**.

9. Pearson Registration Fee

STP students enrolled on a Pearson course (HNC / HND) must pay the Pearson registration fee alongside the deposit. The fee may vary depending on the course / academic year.

- The fee is refundable if the student later secures student loan approval.
- The fee is non-refundable if the student withdraws or fails to complete the course.

10. Instalment Deadlines and Enforcement

- Instalment dates in the PPA represent the exact Direct Debit collection dates, not the term start dates.
- For students identified post-enrolment, the first instalment must be paid by bank transfer; Terms 2 and 3 follow the Direct Debit schedule.
- Students have a 14-day grace period from each due date. Non-payment beyond this period results in suspension and withdrawal for non-payment.

- Students must ensure sufficient funds are available on collection dates. A £25 administration charge applies for each returned or failed Direct Debit. The outstanding balance and fee must be paid within 7 days.

11. Reminder and Escalation Procedure

- An automated reminder is sent 7 days before each instalment.
- If payment fails, the student receives an immediate follow-up and a 7-day payment deadline.
- Continued non-payment is escalated to the Accounting and Finance Team and may lead to withdrawal under RTC's Debt Recovery Procedure.
- Where a student refuses to pay tuition fees for which they are liable, RTC shall initiate the withdrawal process with immediate effect.

12. Automatic Direct Debit Conditions

All STP students must maintain an active Direct Debit mandate during their enrolment.

Students with two or more failed Direct Debits in an academic year may lose the privilege of paying by instalments and will be required to pay future fees in full, upfront.

13. Audit and Record-Keeping

All PPAs, Direct Debit forms, and related correspondence must be securely stored in the student's digital record. The Accounting and Finance Team must maintain a complete audit trail for all STP-related transactions and SFO Team to maintain complete audit trail for all communications.

14. Exceptions and Approvals

All extension requests must be submitted using the prescribed Postgraduate Extension Request Form. Requests will be reviewed, and a decision communicated to the student within 10 working days of receipt.

Students granted an extension must comply with all conditions and deadlines associated with the approved extension. Failure to meet the requirements of an approved extension may result in a recommendation for withdrawal being submitted to the relevant academic panel for consideration.

15. Repeating Students / Re-sits

Students who are required to repeat one or more modules shall be charged tuition

fees on a per-credit basis, according to the number of credits being repeated. Fees shall be calculated using the total tuition fee for the academic year in which the repeated study takes place.

Undergraduate students may apply for Student Finance funding to cover the cost of their repeat studies, subject to eligibility and the availability of funding entitlement. Students who are not eligible for Student Finance support, or whose funding is insufficient to cover the full tuition fee liability, shall be required to follow the STP policy.

Postgraduate students shall be required to arrange an approved payment plan and complete all related financial formalities prior to the commencement of their repeated study period.

16. Postgraduate students resuming studies

- Postgraduate students who are approved to resume their studies following a period of suspension shall be subject to a review of their financial account prior to reinstatement.
- Where a student has an outstanding tuition fee balance or any other debt owed to RTC, the full outstanding amount must be paid before the student can be reinstated to their programme of study.
- Students who fail to clear any outstanding balance prior to the approved resumption date shall not be permitted to re-enrol or attend classes until the debt has been settled in full.
- RTC reserves the right to withhold reinstatement and enrolment where a student has not satisfied their outstanding financial obligations.

17. Conclusion

RTC is committed to supporting students while ensuring financial discipline. All STP students are expected to comply fully with this policy. Failure to adhere to payment deadlines or terms will result in suspension or withdrawal.