

Outstanding Student Debtors Policy

Section 1 - Introduction

(1) In order to minimise risk to the University, the collection of outstanding debts owed by students to the University for the provision of its services, will be managed through an effective and equitable student debtor risk management framework and transparent [Outstanding Student Debtors Procedure](#).

Section 2 - Statement of Authority

(2)
The authority behind this policy is the [Charles Darwin University Act 2003](#) part 3, section 15.

Section 3 - Compliance

(3) This is a compliance requirement under the [Charles Darwin University Act 2003](#) part 8, section 33.

Section 4 - Intent

(4) This document provides a consistent approach and standard to the University's student debt management and collection decisions for outstanding student debtors.

Section 5 - Relevant Definitions

(5) In the context of this document:

- a. Debt Recovery means to collect or recover monies owed to the University by a student debtor. Such action may include engagement of a debt collection agency to act on the University's behalf;
- b. Enrolment and Fee Advice - Invoice means an official individual student enrolment record for an academic year that outlines unit(s) of study, fee details and corresponding financial obligations;
- c. Fees mean the following types of fees:
- d. Full Fees (or Fee for Service) that are charged to VET students who are enrolled in a course that is not subsidised by the Northern Territory Government;
- e. Vocational Education and Training (VET) Domestic Tuition Fees that are charged to students who are enrolled in a course that is subsidised by the Northern Territory Government;
- f. Recognition of Prior Learning (RPL) Fees that are charged to domestic VET students for an RPL Self-Assessment Tool and/or an actual RPL assessment. For international students, the cost of self-assessment and RPL are covered by the international fee for the particular course;
- g. Higher Education (HE) Domestic Tuition Fees that are charged to students who are not in a Commonwealth-supported place;
- h. Student Contribution (previously known as HECS) that is the amount that a student in a Commonwealth-

supported place contributes, which may be paid up-front to the University, or deferred to a Higher Education Loan Program (HELP) debt through the tax system;

- i. International Tuition Fees that are charged to international students for both HE and VET courses and may include an application fee; and
- j. Student Services and Amenities Fee (SSAF) that is charged to students for services and amenities of a non-academic nature.
- k. Fine means the penalties that may be imposed on students found to be in breach of student discipline or a policy/procedure where a penalty can be applied, or Library fines. These fines include requirements to make good any damage or injury caused to the property of the University;
- l. Senior Manager means a staff member of the University holding the position of Director or Head of School or equivalent;
- m. Student Debtor means a student of the University, past or presently enrolled, that has an outstanding invoice for fees, fines or charges;
- n. Sponsor means a third party who has authorised that they are responsible for the payment of a student's fees, for example, an employer of an apprentice or trainee undertaking a VET course with the University; and
- o. VET means Vocational Education and Training.

Section 6 - Policy

(6) Outstanding student debt includes overdue or unpaid:

- a. student contributions;
- b. tuition fees;
- c. student services and amenities fees;
- d. instalment plan payments, where applicable;
- e. student loan payments;
- f. misconduct Penalties; and
- g. library charges and fines.

Principles

(7) In order to minimise risk to the University, the management and recovery of student debts shall be managed with effective invoicing and debt collection processes that are simple to administer and cost effective using the following guiding principles:

- a. Tuition fees, Student Services and Amenities Fee (SSAF) and student contribution amounts will be levied on the basis of the student's enrolment and implemented in a transparent and consistent way across the University;
- b. fines for misconduct including damage and/or injury to University property will be levied in accordance with the [Charles Darwin University \(Student Conduct\) By-laws](#);
- c. library fines and penalties may be imposed on students in accordance with the [Library Services conditions of borrowing](#).
- d. invoices will be promptly and accurately raised and issued to students and/or sponsors;
- e. the amount of outstanding debt and recovery of monies owed will be minimised in a timely and efficient manner;
- f. students with outstanding debts will be followed-up with phone calls and emails on a regular basis;
- g. the University may not process an enrolment, re-enrolment or amendment to an enrolment if a student has an outstanding debt;

- h. students will be made aware of his or her liability for payment of all fees and fines imposed by the University and his or her rights and obligations in relation to any action that the University may take to recover the outstanding monies;
- i. students will be made aware of the sanctions that the University may impose if students do not make payments by the due dates;
- j. implementation of fair and adequate management and recovery procedures to ensure the timely collection and recovery of outstanding monies; and
- k. students who are experiencing financial difficulties will be encouraged to seek advice and assistance at the earliest opportunity from the Student Engagements.

Credit Terms

(8) The University's standard credit arrangement is that payments are due within thirty (30) days of a general invoice date or in the case of an Enrolment and Fee Advice – Invoice:

- a. within fourteen (14) days of classes commencing for domestic VET students; or
- b. within fourteen (14) days of issue of an Enrolment and Fee Advice – Invoice date for domestic higher education students; and
- c. by the commencement day of the semester or study period for international students.

Debt Recovery Management

(9) Responsibility for the management and recovery of student debts will be in accordance with the [Outstanding Student Debtors Procedure](#).

Record of Debt Recovery Action

(10) The University will maintain full and accurate records of all recovery actions and communications with student concerning outstanding fees and fines.

External Debt Collection

(11) The University may use an external debt collection agency to recover outstanding payments from students.

Doubtful Debts Provision and Bad Debt Write-Off

(12) The Finance will provide for doubtful debts where the invoice is still outstanding. The Finance will exhaust all avenues for debt recovery of outstanding invoices for eighteen (18) months, prior to making recommendations for the debt to be written-off.

Section 7 - Non-Compliance

(13) Non-compliance with Governance Documents is considered a breach of the [Code of Conduct – Staff](#) or the [Code of Conduct – Students](#), as applicable, and is treated seriously by the University. Reports of concerns about non-compliance will be managed in accordance with the applicable disciplinary procedures outlined in the [Charles Darwin University and Union Enterprise Agreement 2022](#) and the [Code of Conduct – Students](#).

(14) Complaints may be raised in accordance with the [Code of Conduct – Staff](#) and [Code of Conduct – Students](#).

(15) All staff members have an individual responsibility to raise any suspicion, allegation or report of fraud or corruption in accordance with the [Fraud and Corruption Control Policy](#) and [Whistleblower Reporting \(Improper Conduct\) Procedure](#).

Status and Details

Status	Historic
Effective Date	15th January 2022
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Responsible Executive	Fiona Coulson Deputy Vice-Chancellor Academic
Implementation Officer	Sharon Green Manager Student Finance
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