

Student Debtors Policy

Section 1 - Preamble

(1) Charles Darwin University ('the University', 'CDU') is committed to the effective management and recovery of debts, whilst maintaining a fair, consistent and accountable approach to quality service.

(2) Debts will be reviewed on a regular basis to determine the most appropriate debt recovery action in accordance with the Student Debtors Procedure, which outlines the timely and efficient administration of outstanding general debtors.

Section 2 - Purpose

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

Section 3 - Scope

(4) This policy applies to all organisational units and employees authorised with invoicing and recovery of student debts.

(5) This policy does not apply to general debtors who are subject to the [Debtors Policy](#) and [Debtors Procedure](#).

Section 4 - Policy

(6) 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. student accommodation;
- g. misconduct penalties; and
- h. 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 [Charles Darwin University Library By-laws](#).
 - d. invoices will be promptly and accurately raised and issued to students and/or sponsors;
 - e. students with debts will be followed-up with phone calls and emails on a regular basis;
 - f. penalties may be imposed until debts are paid or discharged;
 - g. students will be made aware of their liability for payment of all fees and fines imposed by the University and their rights and obligations in relation to any action that the University may take to recover the outstanding monies;
 - h. students will be made aware of the sanctions that the University may impose if students do not make payments by the due dates;
 - i. implementation of fair and adequate management and recovery procedures to ensure the timely collection and recovery of outstanding monies; and
 - j. students who are experiencing financial difficulties will be encouraged to seek advice and assistance at the earliest opportunity. Information is available on the CDU website: [Financial health and wellbeing | Charles Darwin University \(cdu.edu.au\)](#).

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:

	Commencing students	Continuing students*
Higher education domestic	By census date for each enrolled teaching period.	
Higher education international	The first day of classes for the first enrolled teaching period.	By census date for each enrolled teaching period.
VET domestic	Within fourteen (14) days of classes commencing for each enrolled teaching period.	
VET international	The first day of classes for the first enrolled teaching period.	Within fourteen (14) days of classes commencing for each enrolled teaching period.

* For the purposes of Enrolment and Fee Advice due dates, continuing students includes students who are transitioning to the next course in a package or transferring courses after having completed at least 10 credit points in a CDU course.

(9) If a student enrolls after the due date, fees are due within 24 hours of the enrolment being processed.

Debt Recovery Management

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

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

(12) The University may use an external debt collection agency to recover outstanding payments from students. Costs associated with the recovery of debt will be borne by the student.

(13) Student Finance will provide for doubtful debts where the invoice is still outstanding. Student Finance will exhaust all avenues for debt recovery of outstanding invoices for two (2) years, prior to making recommendations for the debt to be written-off.

Complaints

(14) A student who believes that their debt has not been managed in accordance with this policy can submit a complaint in accordance with the [Complaints Policy - Students](#).

Section 5 - Non-Compliance

(15) Non-compliance with Governance Documents is considered a breach of the [Code of Conduct - Employees](#) 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 2025](#) and the [Code of Conduct - Students](#).

(16) Complaints may be raised in accordance with the [Complaints and Grievance Policy and Procedure - Employees](#) and [Complaints Policy - Students](#).

(17) 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	Current
Effective Date	10th September 2024
Review Date	10th September 2027
Approval Authority	Vice-Chancellor
Approval Date	10th September 2024
Expiry Date	Not Applicable
Responsible Executive	Louise King Provost
Implementation Officer	Sharon Green Manager Student Finance
Enquiries Contact	Sharon Green Manager Student Finance