

OVERDUE

Preventing and Addressing Unpaid Tuition at UBC

CHLOE ERLENDSON, RICHARD HO, CARA LOW, MAX MITCHELL



LEARNING OUTCOMES:

1. *Identify various ways in which a more proactive approach to dealing with overdue tuition can be employed.*
2. *Relay real life student situations that have benefitted from this proactive approach.*
3. *Identify ways in which you could implement proactive communications and advising to assist student with overdue tuition.*





When you were a student, what happened if you didn't pay your tuition on time...?

Now, pair up or find a group of three (from a different institution)



Describe to them what happens when a student at your school doesn't pay their tuition.

PRESENTATION OUTLINE



PRESENTATION WILL COVER 3 APPROACHES:

1. Proactive Communication.

- What we do prior to tuition due date to ensure students are informed, empowered and aware of consequences of late payment.

2. Reactions to payment immediately past due.

- UBC's policies and processes and how they react to late tuition payments.

3. Payment that become long overdue.

- When things go from bad to worse...



WE WILL DISCUSS 3 TYPES OF STUDENTS:

FIRST-YEAR, NEW TO UBC

- Little to no post-secondary experience.

RETURNING STUDENT (YEAR 2 – 4)

- Has at least one year of post-secondary experience, has had ES Advisor assigned for some time, has received emails/outreach in the past.

FINAL YEAR STUDENT (GRADUATING IN SPRING)

- Has at least 2 years of experience at UBC, should be aware of assigned ES Advisor, tuition dates, etc.



UBC IN CONTEXT



UBC AT A GLANCE

- **65,012** students (Vancouver: **55,887**; Okanagan: **9,125**)
- **16,188** international students from 156 countries
- **16,089** faculty and staff
- **\$2.6 billion** annual operating budget

In 2019/2020 fiscal year, we are expecting to collect **\$754,000,000** in tuition.

As of 1999/2000, we **do not** deregister students that have not met payment deadline.





POLICY 72



**ES ADVISOR
MODEL**



**ABORIGINAL
INITIATIVES**

UBC's tuition collection policies and processes





**The University of British Columbia
Board of Governors**

Policy No.:

72

Approval Date:

July 2004

Last Revision:

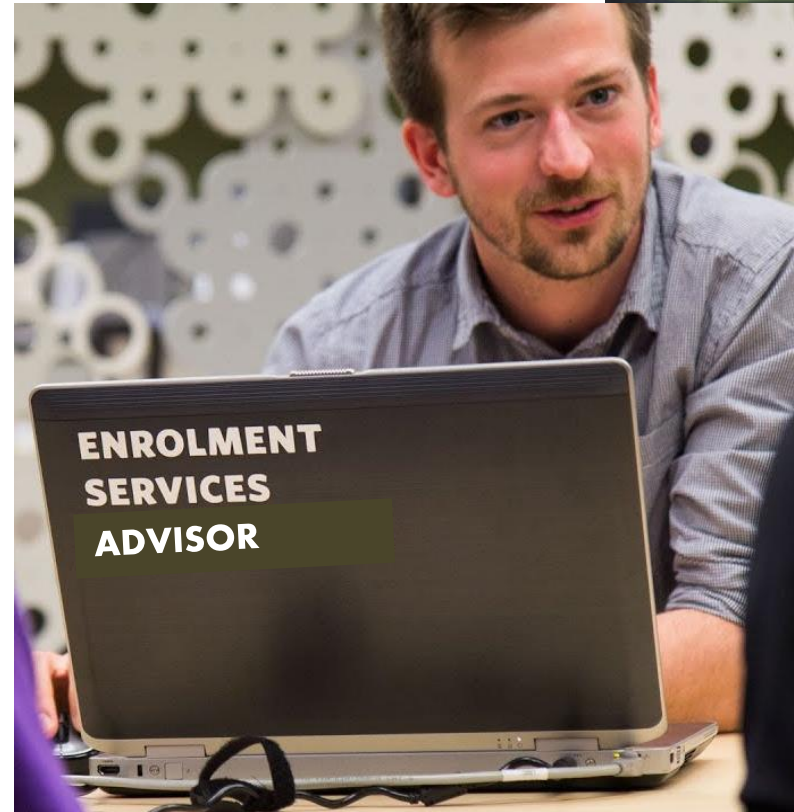
June 2005

No Eligible Student (as defined by Policy #72) will be prevented from commencing or continuing his or her studies at the University for financial reasons alone. Eligible Students and their families have the primary responsibility for bearing the individual cost of higher education. If an Eligible Student and his or her family exhaust the financial resources available to them, the University will ensure that financial support will be made available to them.



ES ADVISOR MODEL

- 45 ES Advisors
- ~1000 registered students per ES Advisor
- Personalized, professional-level service
- Early identification of students at risk
- Authorized to resolve complex problems
- Long-term relationship: prospect to alumnus



INSTITUTIONAL PRIORITY: ADDRESSING ABORIGINAL BARRIERS

Indigenous Strategic Plan, 2018

Priority #2: Support and Retention of Indigenous Students

- Aboriginal Student Support project team under ES Advisor model
- Increased awareness and training for members of that team
- Colonial history and cultural competency training for full ES Advisor team
- University-wide Aboriginal Working Group
- Different Advising Approaches:
 - Collaborative Care with advisors from other units
 - More personalized touch points with students
 - Alternative timelines for payment
 - Scholarships, Awards, and Emergency bursaries





POLICY 72



**ES ADVISOR
MODEL**



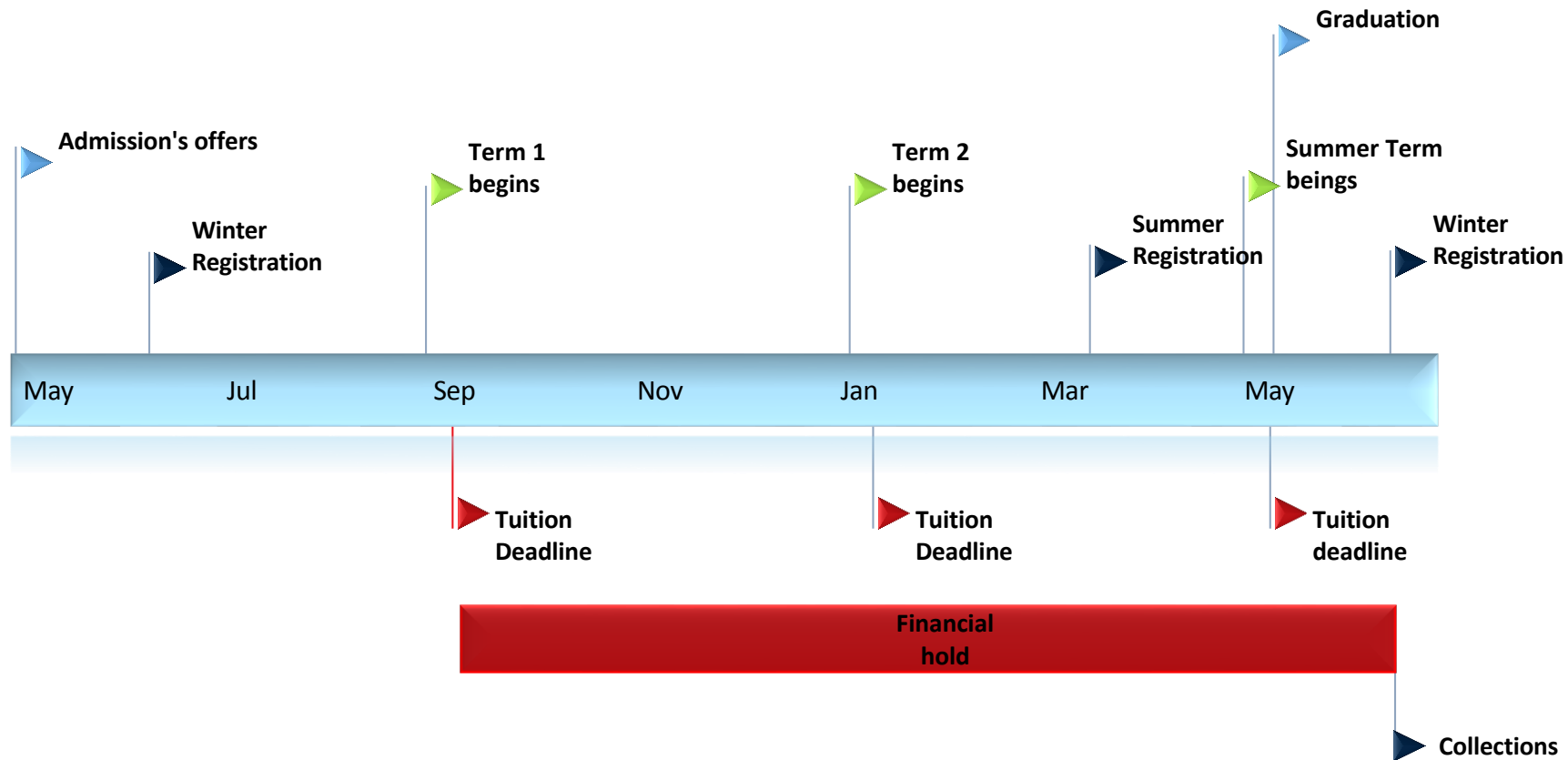
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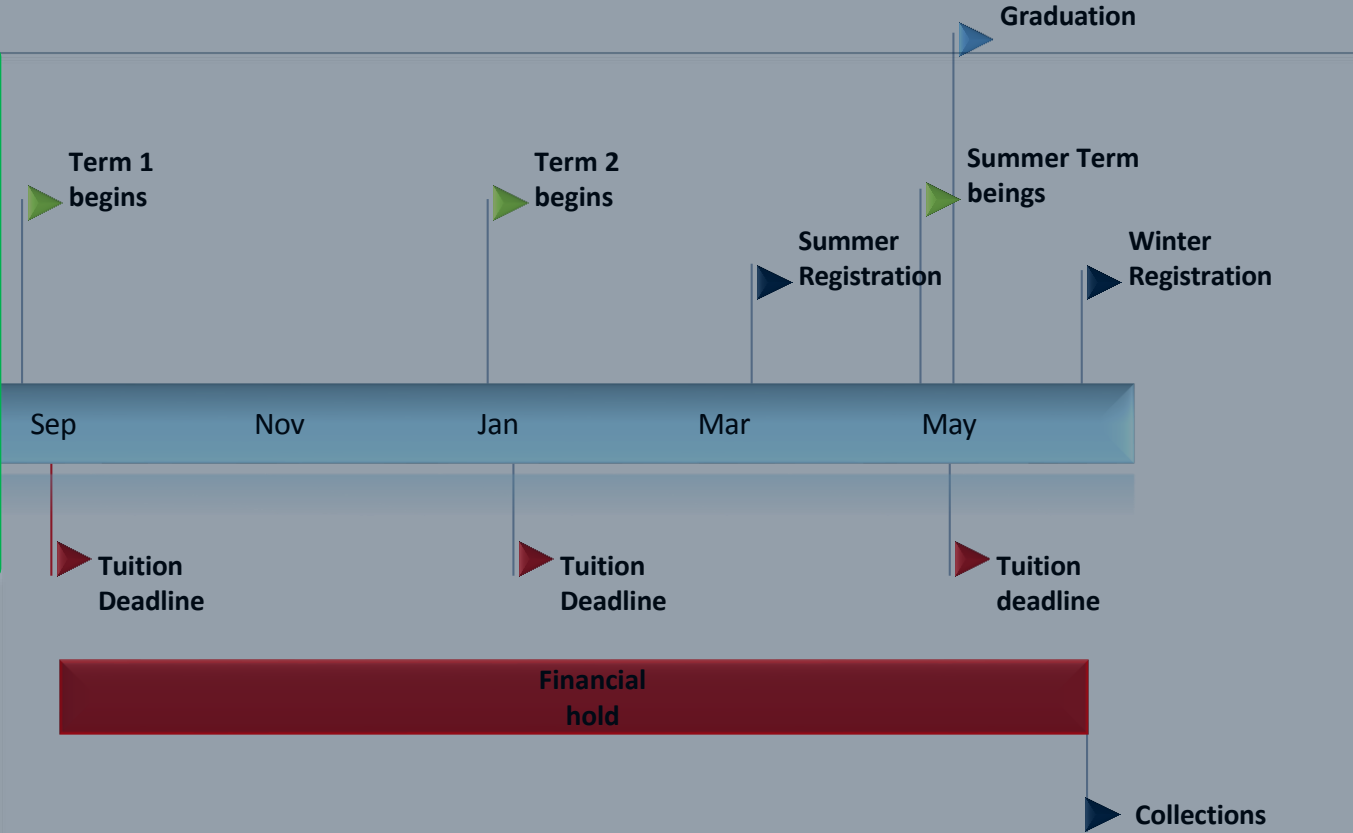
UBC's tuition collection policies and processes



TUITION TIMELINE









Meet Jen – Newly Admitted.

- She does her own research.
- Finds all our tuition policies on our website.
- She plans accordingly.
- She is fully self sufficient.
- She graduates on time.
- She becomes Prime Minister.

These students do exist!

(but maybe they are a little rare...)



Meet Jan – Jen's Cousin.

- Thinks her parents are on top of things.
- Isn't too worried about anything...
- Blissfully inching closer to September...



From Max: Welcome to UBC! - Hi Jan, My name is Max and I'm your newly assigned Enrolment Services ...

Max: Welcome to UBC! ➤

UBC <ubc.systems@ubc.ca>
to me ▾

May 28, 2019, 3:03 PM (2 days ago)



THE UNIVERSITY OF BRITISH COLUMBIA

Hi Janet,

My name is Max and I'm your newly assigned [Enrolment Services Advisor](#) (ES Advisor). I'm here to support your undergraduate experience at UBC (to find out what I do *exactly* keep reading). I wanted to say a warm hello and share some important information to help you start planning for your fresh start at UBC.

I try to limit the amount of impersonal, student wide emails that I send out, but occassionally there is important info that needs to be shared, so if you ever see an email from me... consider it worth reading. I promise I won't send you any junk.

This email will cover:

ENROLMENT SERVICES ADVISOR REACH OUT – THREE EMAILS.

1. MAY

MAY COHORT EMAIL (incoming students)

- ES Advisors email new incoming students (both domestic and international), introducing themselves as the student's assigned ES Advisor.
- Newly assigned students are made aware of ES Advisors areas of expertise, including but not limited to:
 - Creating a financial plan
 - Scholarships, awards, and student loans
 - Walking through your payment options
 - Your admissions status



ENROLMENT SERVICES ADVISOR REACH OUT

2. JUNE

JUNE COHORT EMAIL (New First-year students + Returning Students)

- ES Advisors email new incoming students since May, again introducing themselves as the student's assigned ES Advisor and providing same previous points, plus:
 - Canadian student loans
 - UBC Bursaries
 - Funding Your Year at UBC Workshops
 - Helpful resources
 - US Student loans
 - International Awards



Registration for the Winter Session takes place in June/July and tuition costs and due dates become clear. All students are encouraged to connect with their assigned ES Advisor for one-on-one financial planning

ENROLMENT SERVICES ADVISOR REACH OUT

3. AUGUST

AUGUST COHORT EMAIL (New First-year students + Returning Students)

- Receive email with all previously noted information, but also:
 - How to find your fees and due dates in the SSC
 - Tuition payment methods
 - Course change dates
 - Late fees
 - Upcoming Financial Workshops

All students are now aware of how to view their fees, how to pay them, what the deadlines are, and what penalties there are for late payment.





It's now August (The summer of Jan).

- She's received three emails:



Mail

May



Mail

June

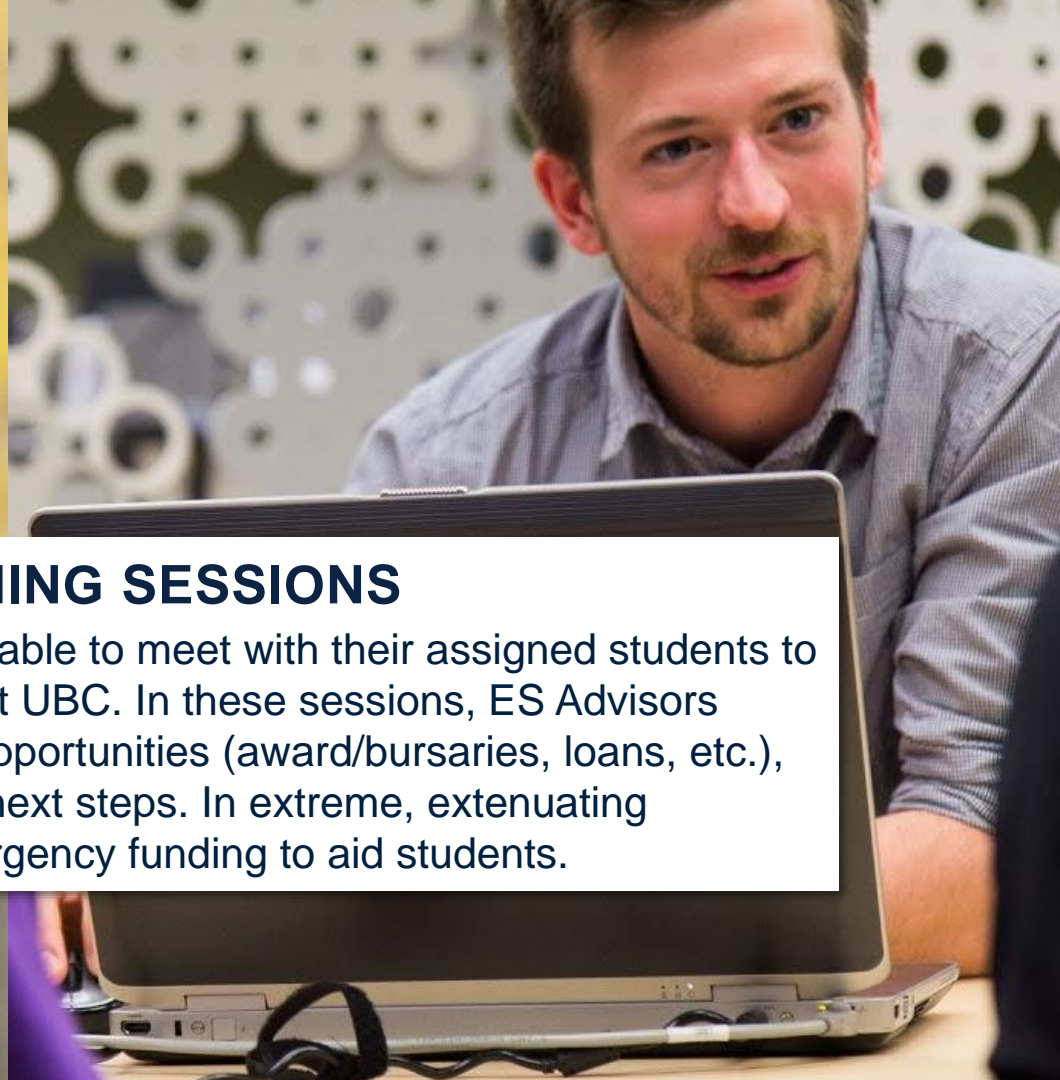


Mail

August

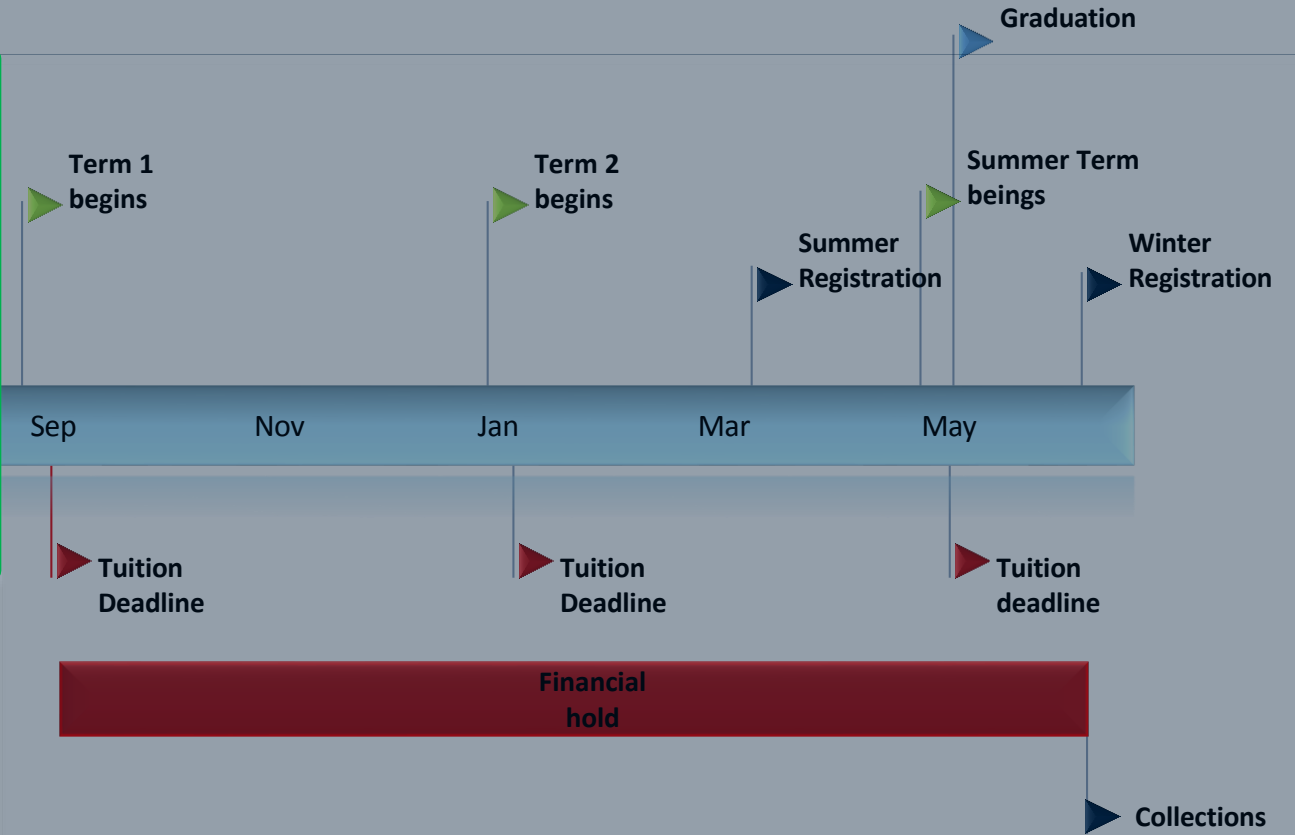
- ... thinking ahead.
- She ...
- ...
- She also becomes ... Minister.

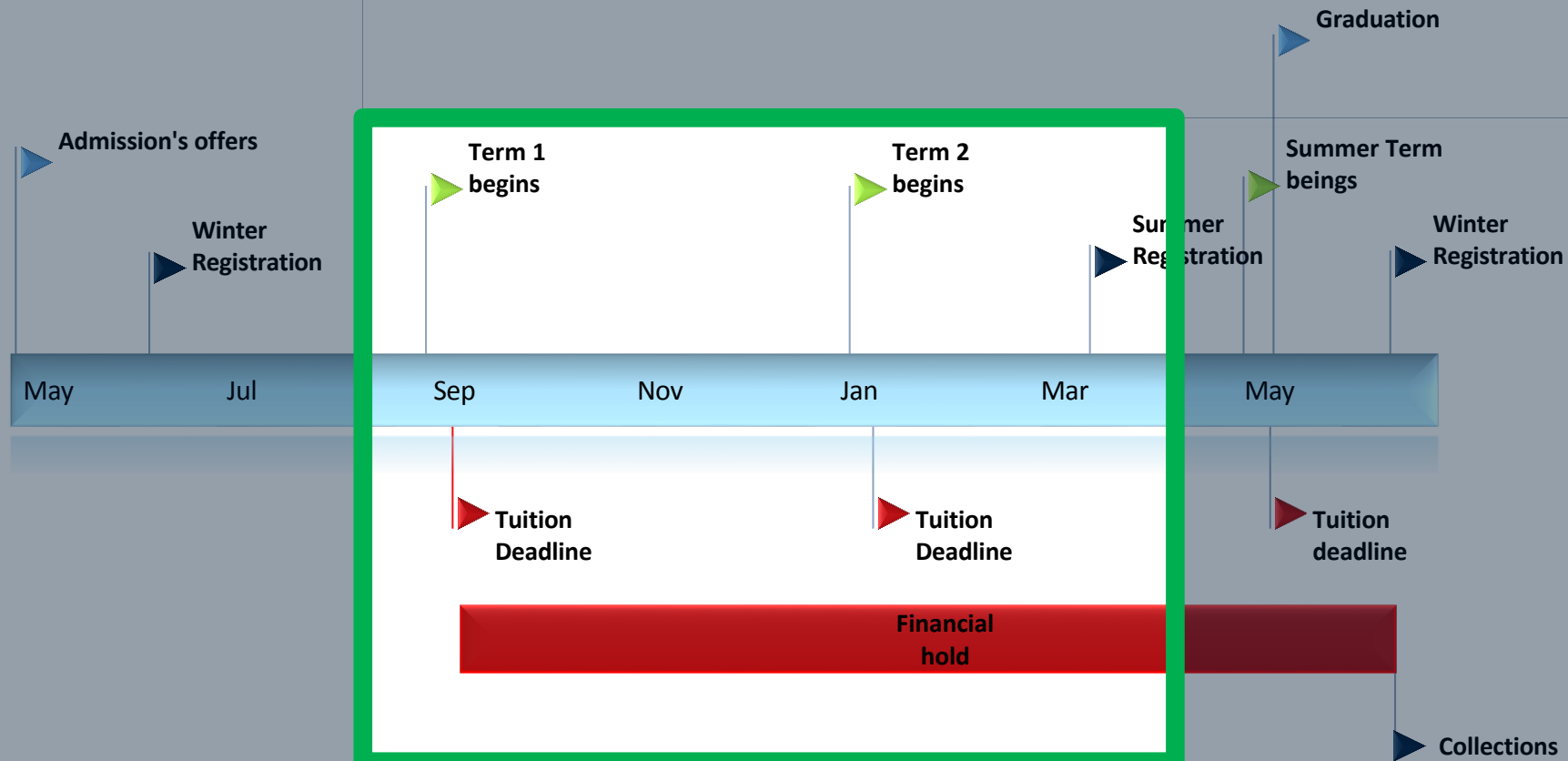
What if... no plan??



ONE ON ONE PLANNING SESSIONS

ES Advisors are always available to meet with their assigned students to discuss their financial state at UBC. In these sessions, ES Advisors review resources, financial opportunities (award/bursaries, loans, etc.), budgeting tips, and feasible next steps. In extreme, extenuating circumstances, there is Emergency funding to aid students.





TUITION DUE DATES

TERM 1 (September – December):

- First-Wednesday of Term 1
 - October: Deferred tuition, late registration
 - November 30th: Sponsored students, varsity athletes receiving awards

TERM 2 (January – April):

- First-Friday of Term 2
 - February: Deferred tuition, late registration
 - March 30th: Sponsored students, varsity athletes receiving awards

SUMMER SESSION

- Term 1 (May – June):
 - First week of May or June (deferred date)
- Term 2 (July – August):
 - First week of July or August (deferred date)





This is Raj – International Student.

- First time in Canada.
- A bit overwhelmed by everything.
- Expected his parents to have tuition paid.

Tuition deadline comes and goes...
...buffer period...

Put on Financial Hold.



UBC <ubc.systems@ubc.ca>

to me ▾

10:03 AM (4 minutes ago)



THE UNIVERSITY OF BRITISH COLUMBIA

Dear Rajpal,

Your fees are past due, a \$35 processing fee has been assessed and your account is now on financial hold.

While you're on financial hold:

- Adding and switching courses will be blocked (You are still able to drop/withdraw from courses before the [course change dates](#).)
- Viewing your grades summary will be blocked
- Transcripts and graduation diplomas will not be issued
- Interest will be assessed monthly
- Other university services may be denied or revoked

LATE PENALTIES

FINANCIAL HOLD

- Restricts student's Student Service Centre (SSC), prevents them from adding courses (can drop courses), viewing grades, and ordering transcripts
 - Financial Hold can be lifted or suspended temporarily if needed
- **Does not** de-register students from courses in either Term 1 or 2; students can continue with courses while on Hold



LATE FEE

- Standard \$35 late fee that is only applied once while on Hold (i.e. a student cannot receive another late fee in Term 2 if already on Hold from Term 1)

INTEREST

- Small percentage of interest accrues and is charged on the principle amount of unpaid tuition and fees

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Financial Hold

Now Raj is panicked.

- He's only been here a week!
- He calls his parents.
- They arrange payment (+late fee)
- Taken off hold.
- Lesson learned.
- Raj graduates on time.
- Wins Nobel Prize for
- let's say,
- Literature?





Financial Hold

Now Raj is panicked.

- He's only been here a week!
- He calls his parents...
- They can't pay. Need more time.

If you have questions

Vancouver students

If you are facing financial difficulties or have questions, please contact your [Enrolment Services Advisor](#) directly. If you don't have an assigned advisor, they're still available to help.

Okanagan students

If you are facing financial difficulties or have questions, please contact [Student Services](#).



ONE ON ONE PLANNING SESSIONS

DUE DATE DEFERRALS

LATE FEE REMOVAL

In some cases, the ES Advisor may retroactively take a student off of financial hold, remove late fees, etc.



CONNECTING WITH STUDENTS ON HOLD

Not all student's respond to the initial email re: being on Financial Hold.

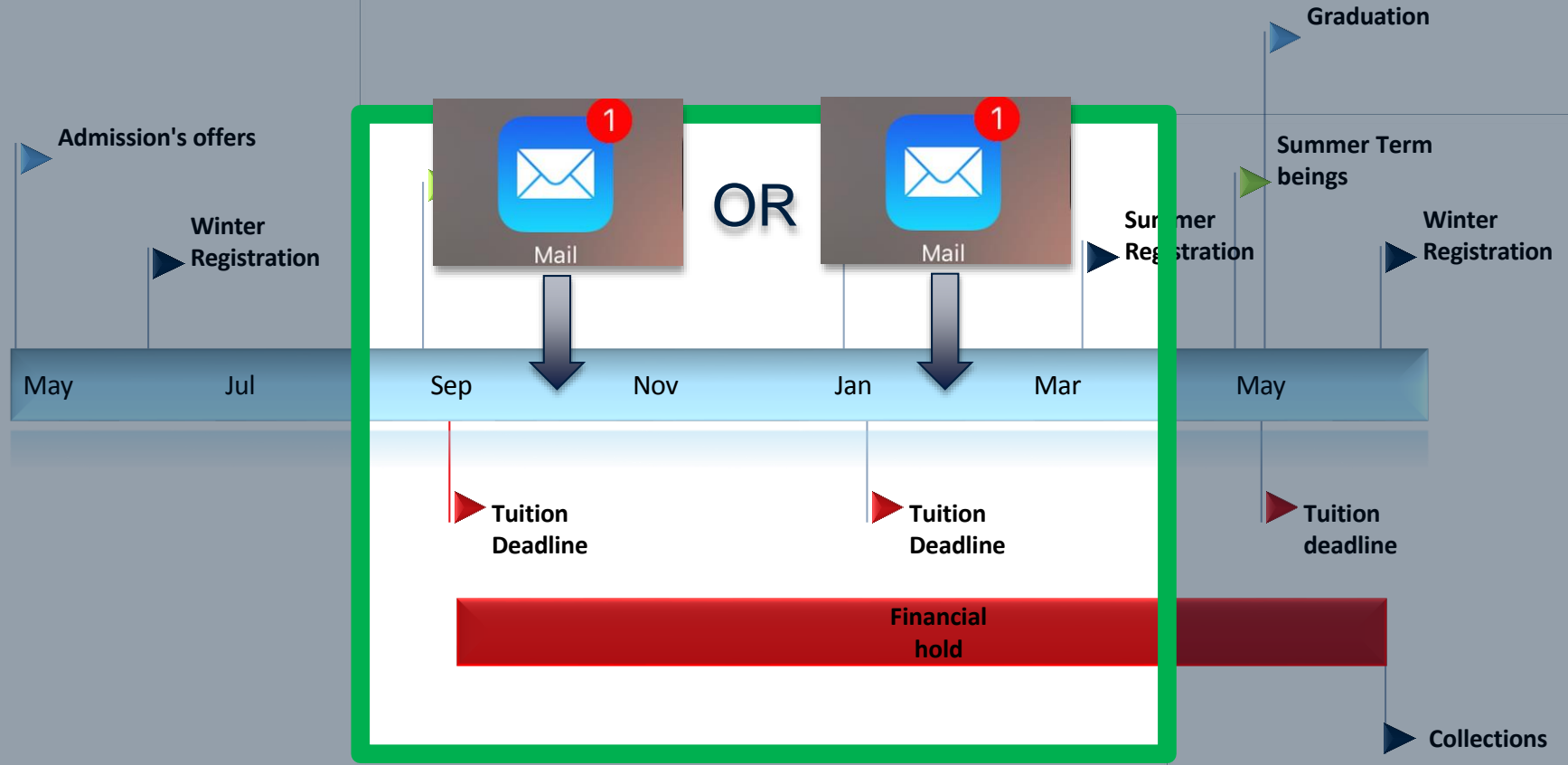
Often financial hold issues are resolved by the student (and their families) without intervention by their ES Advisors.

Many miss the email due to email overload, mistaking it for spam, or poor organization.

Some students defer all the tuition payment responsibility to their parents, who are less likely to connect with UBC over late payment issues.

We try and capture those students who don't pay their tuition and don't respond to the initial financial hold email via two methods:





UBC <ubc.systems@ubc.ca>

to me ▾

10:03 AM (4 minutes ago)



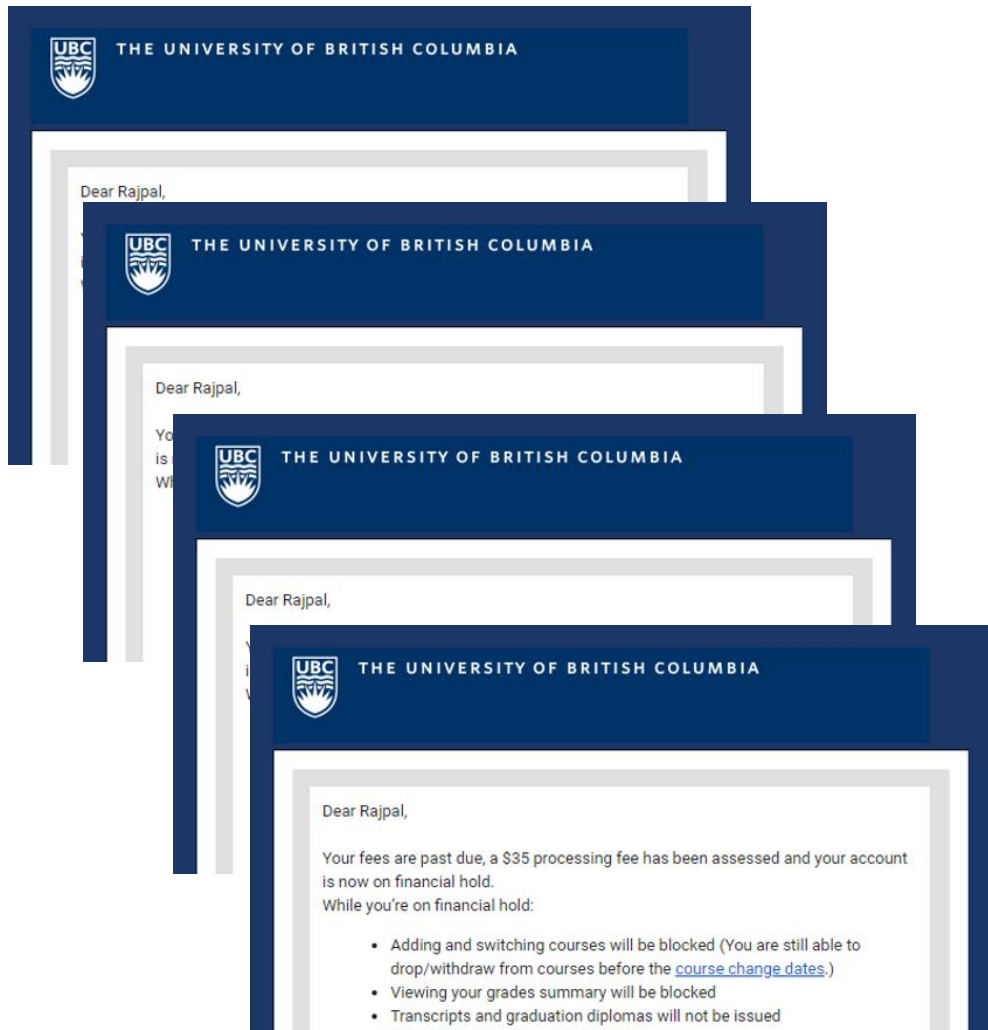
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Impersonal,
system-generated,
dense,
& formal.

By the time the
financial hold email is
sent, we've established
a pattern...

DISRUPT THE PATTERN:

Hi Raj,

Just noticed your tuition for Sept is still unpaid.... Everything okay? Let me know if there is anything I can assist with.

Max Mitchell

Enrolment Services Advisor | Enrolment Services

The University of British Columbia

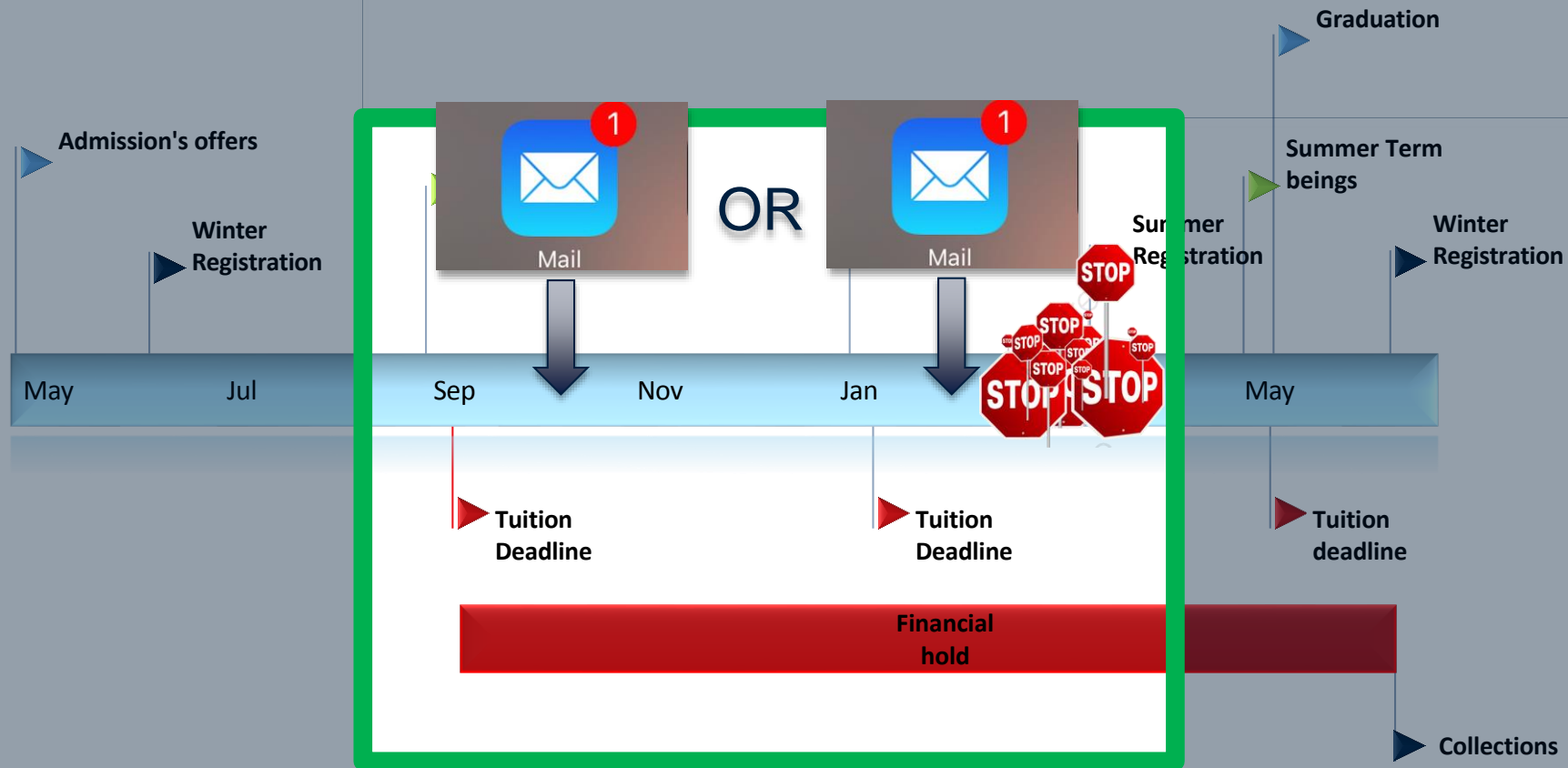
Vancouver Campus | Musqueam Traditional Territory

max.mitchell@ubc.ca

It's informal,
personal,
caring,
light,
and potentially
imperfect.

Solicit a response from students unmoved by more formal communication.





LATE PENALTIES

FINANCIAL HOLD

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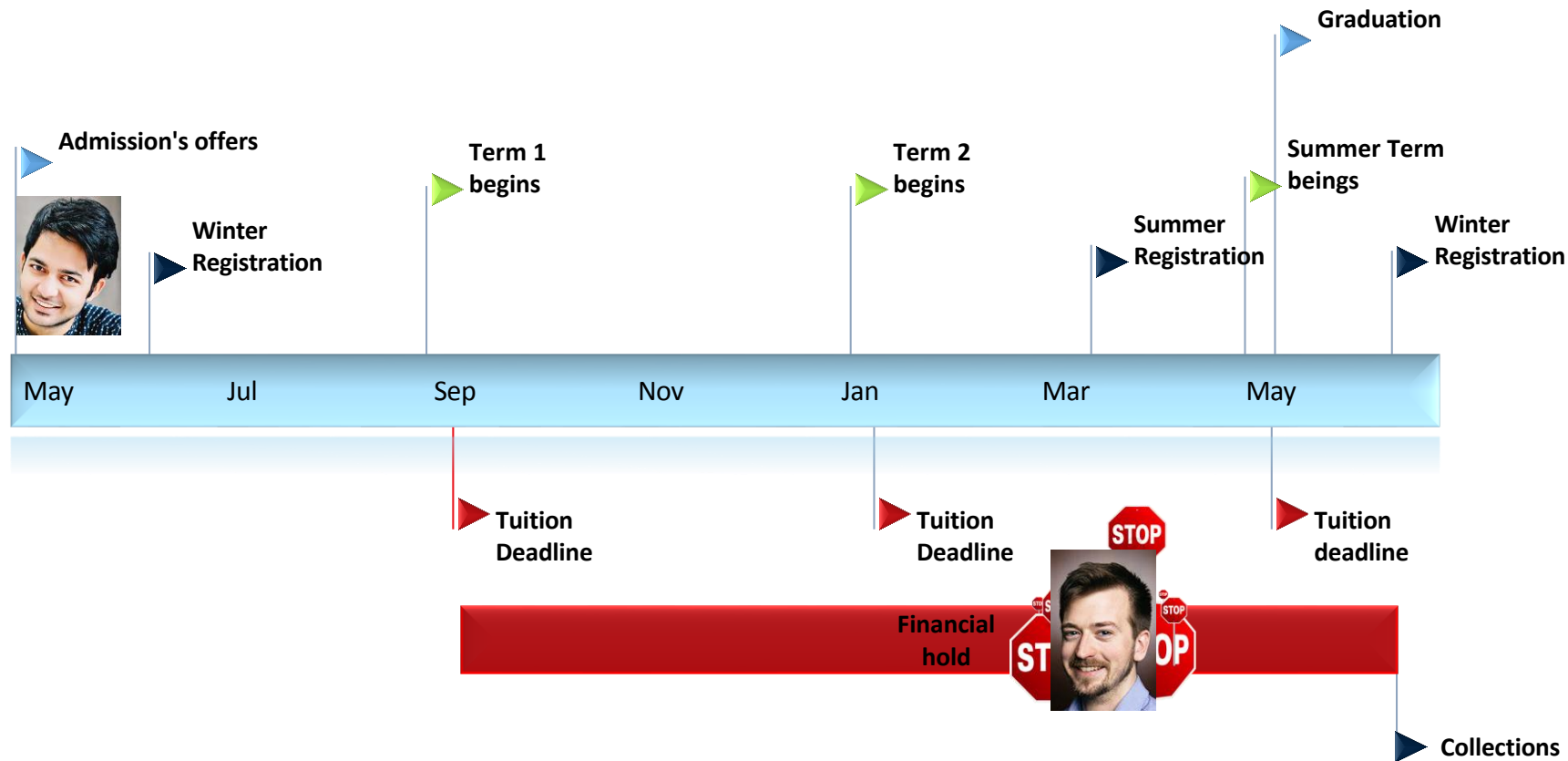
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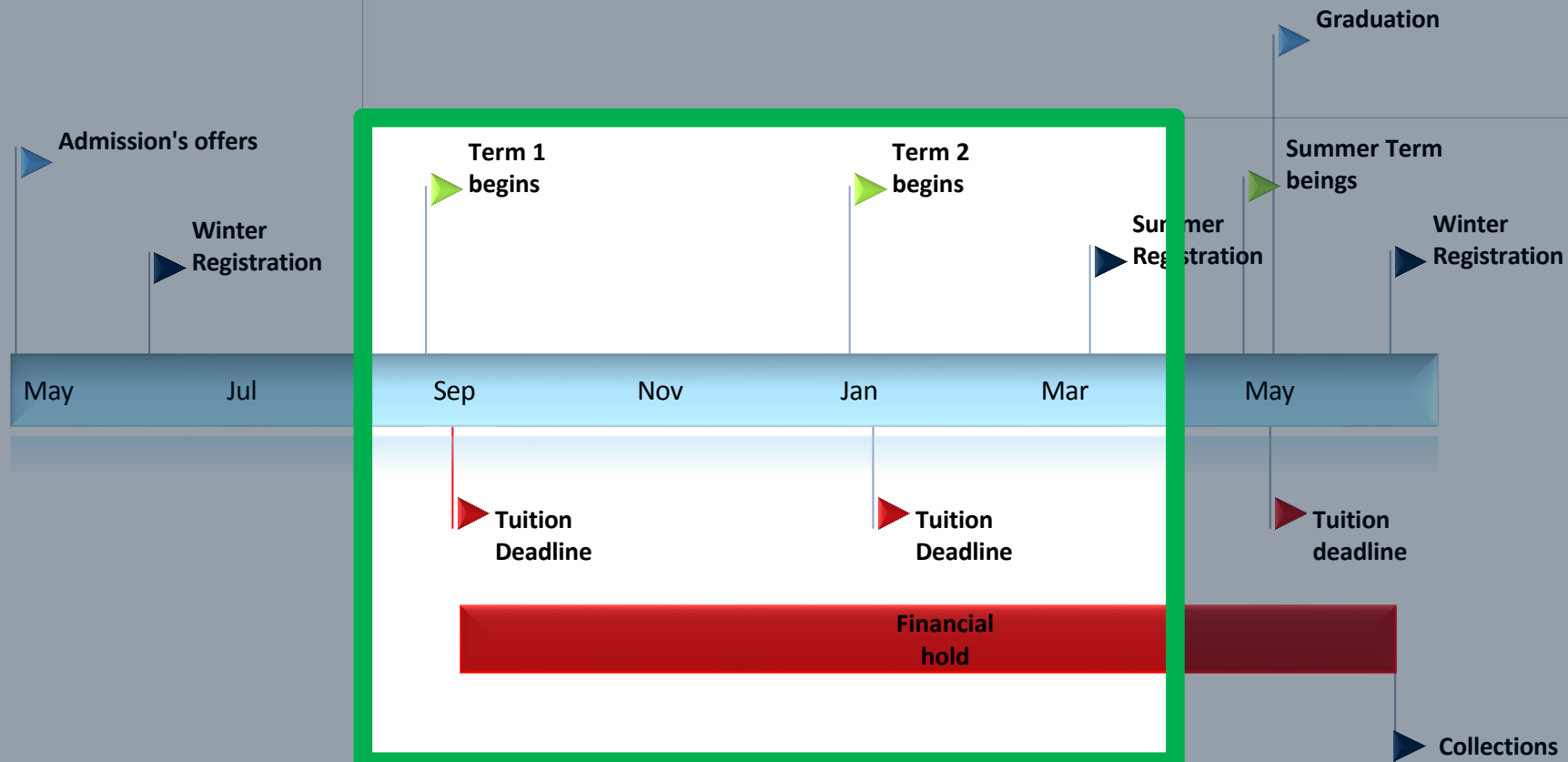
PREVENTING REGISTRATION

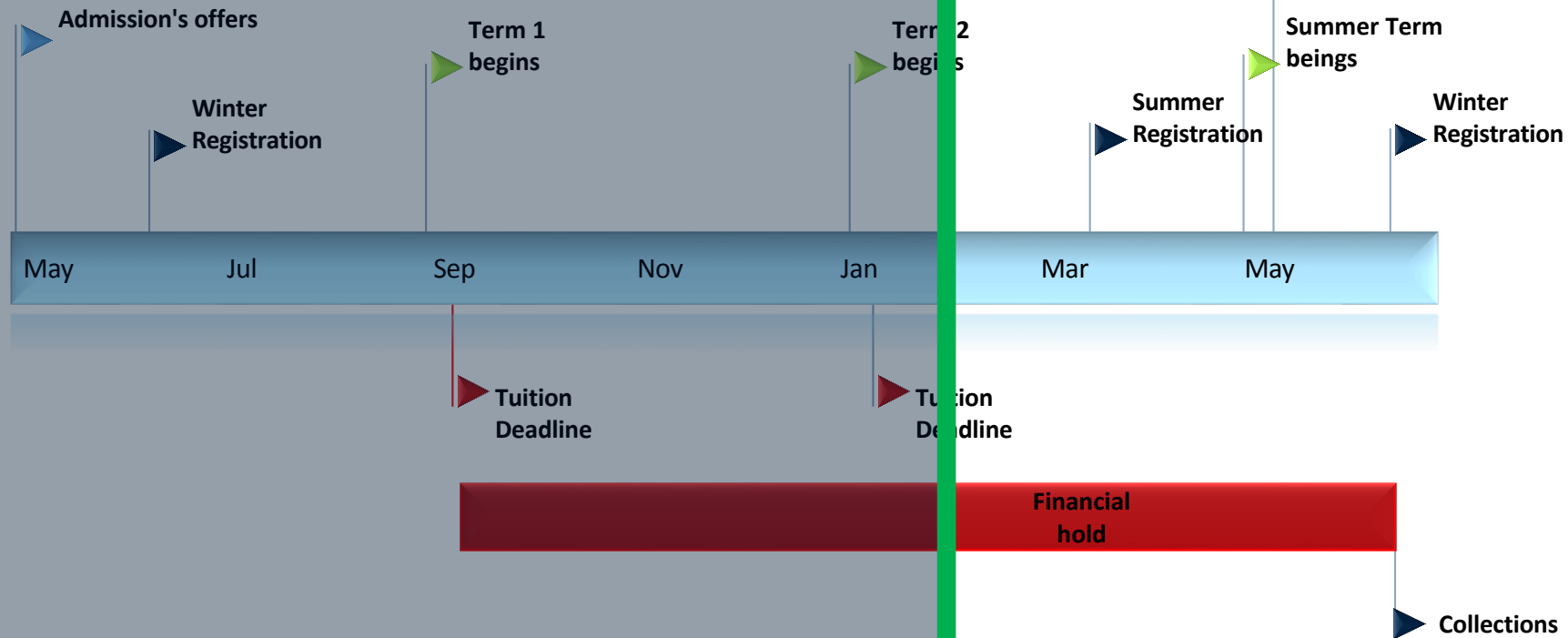
- We prevent registration so that students do not:
 - Increase debt to the university.
 - Do not take space in a class that a student in good-standing would be able utilize.
- For many, not being able to register in next round of classes is the first intolerable barrier they encounter when on hold.
- This obstacle elicits contact between the student and their ES Advisor.
- For a few unfortunate students, this is where their UBC experience ends...





What happens to the money that is still owed?



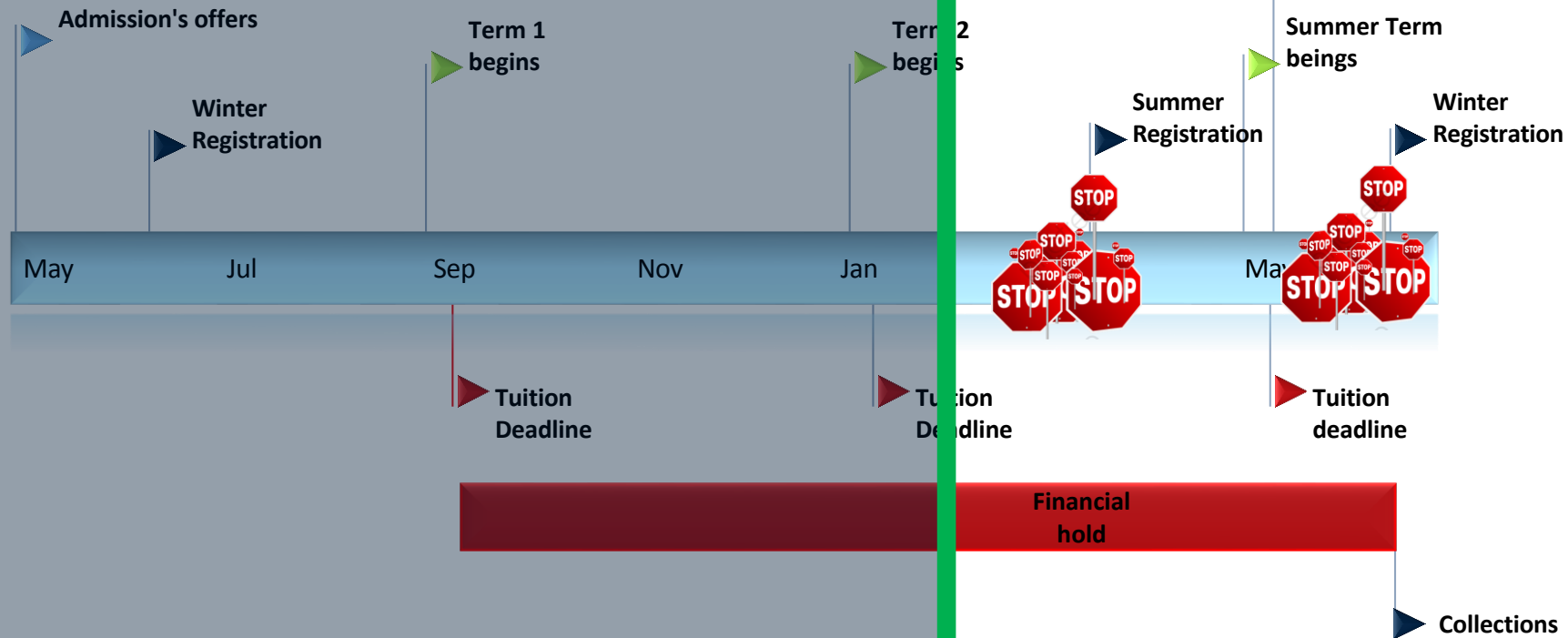




Meet Cam. In his final year.

- Exhausted his resources.
- Ineligible for Student Loans.
- Goes on hold in Sept.
- Disregards communications.
- Does not meet his ES Advisor.
- Focused on his studies and graduation.

What happens to Cam?



Cam 1



Cam 2





a place of mind

THE UNIVERSITY OF BRITISH COLUMBIA

Enrolment Services

2016 - 1874 East Mall

Vancouver, BC Canada V6T 1Z1

Phone 604 822 9836

Fax 604 822 5945

www.students.ubc.ca

Dear Student,

Due to outstanding Financial Fees, you will not be receiving your diploma at this time. Please contact Enrolment Services or check online for the amount owing. You may pick up your diploma from Enrolment Services, with accompanying picture identification once payment has cleared.



Cam 1: Graduation Day.

- Cam is little embarrassed.
- Parents discover the unpaid tuition.
- They offer to pay off what he's owing.
- Payment is processed.
- He gets his diploma.
- He becomes first Canadian on Mars.



a place of mind

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Cam 2: Graduation Day.

Doesn't have the resources or support network of Cam 1.

Faced with the reality of his situation, he reaches out to his ES Advisor.

His advisor explains what will happen next...

COLLECTIONS.



Students owing tuition from past semesters are sent a warning regarding being sent to collections in mid-March.

In mid-June, those students who haven't paid are given a 10 day notice to pay, before being passed on to CMC Credit Management, who manage the collections process.

CMC works with students to develop payments plans that are tailored to the student's financial situation.

Students who are sent to collections often have a buffer window of time to settle their accounts before their outstanding balance is added to their credit report.



COLLECTIONS.

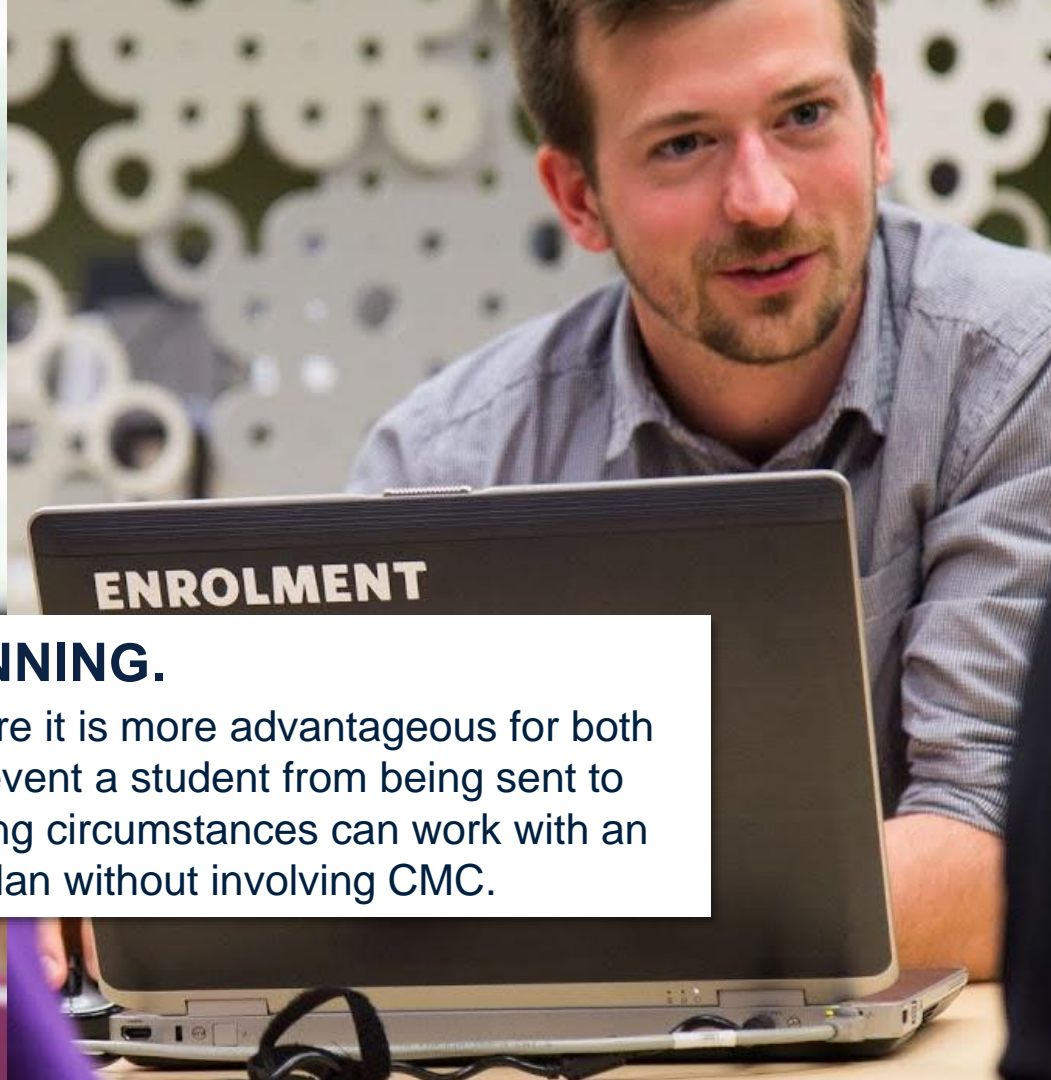


Students continue to be on financial hold and cannot order transcripts, receive their diploma or check their grades.

ES Advisors are still available to the student to help them develop debt repayment plans and to triage special situations that may require documents or services that would normally be withheld to students on hold.

Once a student has repaid, CMC reports back to UBC and the student is taken off hold and will be able to register in classes and/or access documents.





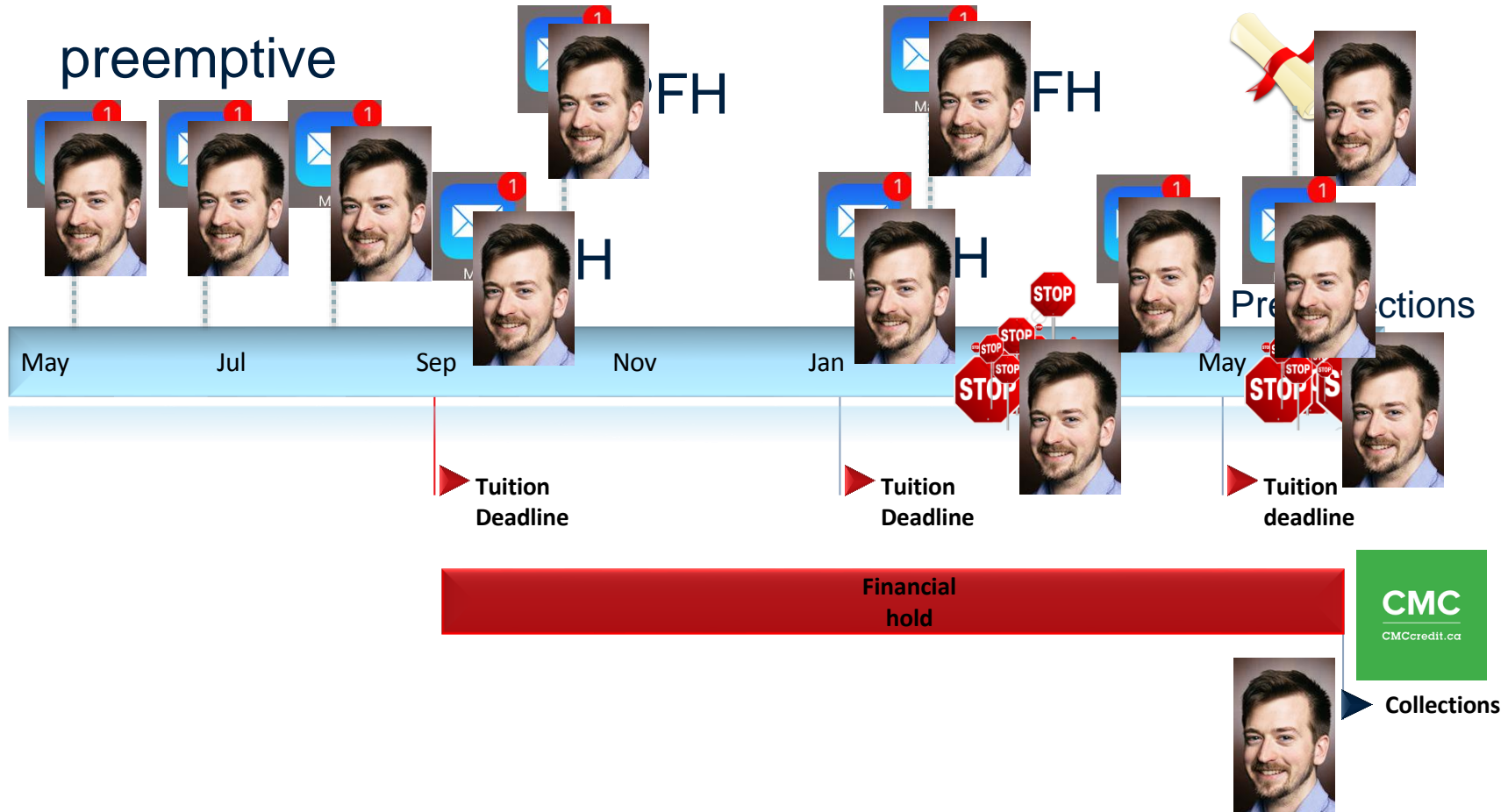
PRE-COLLECTIONS PLANNING.

While rare, there are instances where it is more advantageous for both the student and the university to prevent a student from being sent to collections. Students with extenuating circumstances can work with an ES Advisor to create a repayment plan without involving CMC.

TO REVIEW....



preemptive



HOW EFFECTIVE?

We've just begun tracking statistics, but so far...

Unpaid Term 1 Tuition  95.7%
tuition recovered

Unpaid Term 2 Tuition  84.5%
tuition recovered



FINALLY...



RETURN TO YOUR PARTNER/GROUP

*Could any of these methods work at your institution?
Why? Why not...?*



QUESTIONS?





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