

# Credit Control Policy

## 1. Purpose

**1.1** This policy sets out our procedure to ensure the prompt payment of invoices raised by the bpf for the payment of fees and other course related costs.

## 2. Scope

**2.1** The Credit Control Policy applies to all students (who may otherwise be known as a 'trainee') who have accepted an offer of a place on a programme of study by the bpf and/or enrolled in a programme of study with the bpf. This includes students who will be undertaking a formal qualification, an infant observation as well as members who are completing programmes of continuous professional development.

**2.2** The procedure outlined below will be suspended if, at any time during these procedures, an account is disputed.

**2.3** This Credit Control Policy should be read in conjunction with the bpf's Student Terms and Conditions.

## 3. Tuition fees: Student Responsibility

**3.1** Tuition fees are payable in full, at enrolment or within 28 days of an invoice being issued. The bpf will consider requests for termly instalment arrangements which must be agreed by the Director of Training or Chair of Training Committee, whichever is applicable.

### 3.2 Self-funding students

**3.2.1** If a student is responsible for the payment of their own tuition fees, they may be eligible to pay by instalments (see [Table 1: termly payment](#)). Students may request to pay in instalments by submitting a formal request to the Training Manager of their respective course upon accepting an offer of place on a programme of study.

**3.2.2** Instalments will be taken by recurring debit card/credit card payments, or by secure payment link, as detailed within the invoice. Students who do not wish to pay by this method should email the relevant course contact which is published online [www.britishpsychotherapyfoundation.org.uk/contact/](http://www.britishpsychotherapyfoundation.org.uk/contact/).

**3.2.3** Students who withdraw or intermit from their studies may be required to pay a proportion of the tuition fee (or outstanding balance, if paying by payment plan). This is dependent on the date that the formal notification of withdrawal or intermission is received. Students who request to defer or intermit from their studies may be required to pay an administrative fee covering each term of their intermission or deferral period. Failure to notify the bpf in writing of withdrawal or intermission will result in a continuing liability for tuition fees until such times as notification is received. Retrospective withdrawals are not permitted.

Table 1: Instalment dates for 2025/26, termly payments (example)

Term start date	At enrolment (34%)	Instalment 1 (33%)	Instalment 2 (33%)
September 2025	At enrolment	05 January 2026	20 April 2026
January 2026	At enrolment	20 April 2026	01 September 2026
April 2026	At enrolment	01 September 2026	04 January 2027

**3.2.4** Where a course does not start in September:

- the first instalment is payable at enrolment in of the course (minus a deposit fee where a deposit fee has been paid to the bpf)
- all other instalments will fall due in accordance with the dates set out in Table 1.

**3.2.5** Students have the legal right to change their mind within a cancellation period of fourteen (14) days starting from the day after Acceptance.

- If there are less than fourteen (14) days from the date after the Contract comes into existence and the date on which the bpf are due to start providing the services, the student's Acceptance amounts to specific instructions for the bpf to commence providing the services during the cancellation period.
- Information about refunds of any Tuition Fees paid is published in the bpf's Student Terms and Conditions (Section 2: Cancelling your contract).

### 3.3 Tuition fees: third-party payment

**3.3.1** Fees may be paid by a third-party sponsor who is acceptable to the bpf, when they have agreed in writing, to accept responsibility for payment of tuition fees. A third-party sponsor may be, for example, the student's employer or organisation.

**3.3.2** Students are expected to provide a valid purchase order from their sponsor for each academic year of their award prior to enrolment. Purchase orders should be sent to:

- By email: [accounts@bpf-psychotherapy.org.uk](mailto:accounts@bpf-psychotherapy.org.uk)
- By post: Training Administration, British Psychotherapy Foundation, 37 Mapesbury Road, London, NW2 4HJ. Please include the name of your course in your correspondence.

## 4. Credit Control Procedures

### 4.1 Credit Control: Self-funding students

**4.1.1.** Any student experiencing financial difficulty in paying fees or any other charges due to the bpf should contact the bpf at the earliest opportunity to discuss arrangements. However, in order to maintain quality of provision the bpf must act to recover debts.

**4.1.2** Accounts will become due on the dates specified on invoices issued by the bpf.

**4.1.3** Where an account remains overdue after this date, a minimum of two letters (known as a **chase letter**) will be sent by email to the email address that has been provided by the student.

**4.1.4** The bpf may refer all outstanding accounts for tuition fees to an external **debt recovery agency** for appropriate legal action to recover the debt. This may incur additional charges being added to the account and may affect the student's ability to obtain credit in the future.

**4.1.5** If a student has defaulted on their payment of their fees by instalment, these credit control procedures will commence immediately after the initial default, whereby the whole debt will be due in full.

### 4.2 Credit Control: third party payment

**4.2.1** Accounts will become due 28 calendar days after the date on which the invoice is raised.

**4.2.2** If the account becomes overdue, two credit control letters will be sent to the third-party and the bpf will attempt to make contact by telephone. Should the account remain outstanding, the bpf will refer the account to an external debt recovery agency for appropriate legal action to recover the debt.

**4.2.3** In the event of non-payment by the third-party, the bpf reserves the right to invoice the student directly for the fees.

## 5. Sanctions

### 5.1 Non-continuing student

**5.1.2** On notification that they have been withdrawn, any non-continuing student with an outstanding debt and having received the chase letters (see [section 4: Credit Control Procedures](#)), the bpf will issue a letter stating that unless payment is received within 7 calendar days the debt will be transferred to an external debt recovery agency. Once the debt has been transferred to a debt recovery agent, the bpf will cease to chase the debt.

### 5.2 Continuing student

**5.2.1** A continuing student with:

- **one year's** outstanding tuition fee debt will not be allowed to re-enrol unless the debt is paid in full, or an acceptable payment plan is arranged
- **more than one year's** outstanding tuition fee debt is required to clear the earliest year's debt in full and either make full payment of the subsequent year's debt or, where available, arrange an acceptable payment plan before they can re-enrol

**5.2.2** A payment plan can only be offered to a student one year's tuition fee debt outstanding.

**5.2.3** Failure to adhere to an agreed payment plan may result in exclusion from the bpf. Exclusion means that the student is unable to attend any further teaching and seminar groups, submit any reports, use the bpf's library and other learning resources and access our facilities and other services.

### 5.3 Final year student

**5.3.1** A final year student who fails to pay their tuition fee will not receive any official certification or be able to attend graduation until their tuition fee debt is paid off in full.

## 5.4 Returning student

**5.4.1** Any student wishing to return to the bpf to start a new course will not be able to enrol if they have an outstanding tuition fee debt. Students will not be able offered payment, or instalment plans in these circumstances and must pay all debts in full prior to enrolling on a new course.

## 6. Other outstanding debt

**6.1** Students are subject to the same credit control procedures and sanctions for other non-tuition fee debt with the bpf, such as Training Membership fees, library fees or administration fees.

**6.2.** Other external fees related to the programme are not set by the bpf and must be agreed by the student directly with the relevant service provider (see Section 7: Tuition Fees in the Student Terms and Conditions).

## Governance

The Training and Operations Manager will provide an annual update on the application of our Credit Control Policy to bpf's Audit and Risk Committee. Information on any disputes will be anonymised and no personal information about a student or others associated with the dispute will be disclosed in the update.

## Internal Resources

- Student Complaints Policy
- Student Terms and Conditions