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Name:	Student Debt Policy
Policy Number:	5-1010
Origin:	Associate V. P. Enrolment Management & Registrar
Approved:	2019-JANUARY-11
Issuing Authority:	Executive Management Group
Responsibility:	Associate Registrar, Enrolment Services, Service Centre and delegates
Revision Date(s):	N/A
Effective Date:	2019-JANUARY-11

Purpose: The purpose of the policy is as follows:

- establish guidelines for decision making, when determining which services (including registration) are available to students with an overdue balance, and
- reduce the annual Allowance for Doubtful Accounts, and
- reduce the inefficiencies and subjectivity of exceptions

This policy will aid in the enforcement of student debt terms and help with the communication of those terms to the University community. It requires endorsement at the highest level of management to be successful.

Scope: This policy applies to all students in credit studies at Saint Mary's University.

Policy:

Registration:

Spring and Summer Terms:

Pre-Payment:

The Service Centre reserves the right to require pre-payment of tuition when a student has a history of paying late. Multiple late fees is an indicator of poor payment history.

Transcripts and Letters:

Students with balances of \$10.00 or more are not entitled to receive t t