

Kwame Nkrumah University of Science and Technology, Kumasi

Student Fees Credit and Debt Management POLICY



STUDENT FEES CREDIT AND DEBT MANAGEMENT POLICY



**KWAME NKURUMAH UNIVERSITY OF SCIENCE
AND TECHNOLOGY, KUMASI-GHANA
QUALITY ASSURANCE AND
PLANNING OFFICE**

© 2018 QAPO-KNUST

ISBN: 978-9988-2-8487-9

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any means; electronic, mechanical, photocopy, recording or otherwise, without the written authorisation of the publisher and copyright owner.

Quality Assurance and Planning Office
Vice-Chancellor's Office
Kwame Nkrumah University of Science and Technology
KNUST, Kumasi
PMB UPO, Kumasi-Ghana

Tel: +233 322060319

Email: info.qapo@knust.edu.gh

Layout Design by
Frank Boadu, University Press, KNUST

Cover Design
Francis K. N. Nunoo, Department of Publishing Studies, KNUST

FOREWORD

The Kwame Nkrumah University of Science and Technology, Kumasi has a mission to advance knowledge in science and technology through creating an environment for undertaking relevant research, quality teaching, entrepreneurship training and community engagement to improve the quality of life. To achieve this mission, there is the need to have a Policy on **Student Fee Credit and Debt Management Policy**.

The rationale for the Student Fee Credit and Debt Management Policy is based on the need to have an effective system for resource mobilisation. The Policy sets out the means by which a credit system could be provided along with debt management procedures in order to ensure effective collection of Academic and Residential Fees and Other Charges.

The University is grateful to all those who ensured the initiation, development and approval of this Policy.

PROFESSOR (Mrs.) Rita Akosua Dickson
VICE-CHANCELLOR
KNUST

ACKNOWLEDGEMENT

As part of the strategic planning mandate of the Quality Assurance and Planning Office (QAPO), University policies are initiated and proposed for approval by the Academic Board.

The QAPO is grateful to Prof. Anthony Kofi Osei-Fosu (Committee Chairman), Prof. Anthony Andrews, Dr. Abdul Samed Muntaka, Mr. George Effah Asamoah, and Mrs. Theodora Oduro (Assistant Registrar, Student Affairs) for their enormous contributions to this Policy. We are equally indebted to the staff of QAPO and the University Relations Office (URO) who facilitated the technical review and publication of this Policy.

Also, we are grateful to students and student leaders who were consulted in developing this Policy as major stakeholders.

Lastly, we wish to appreciate the contribution of all staff of this University who contributed in several ways in the development and approval of this Policy.

PROFESSOR JERRY JOHN KPONYO

DEAN

QUALITY ASSURANCE AND PLANNING OFFICE

March, 2022

OFFICIAL COPY CAN BE OBTAINED FROM:

Telephone Number: 0322060319

E-mail: info.qapo@knust.edu.gh

CONTENTS

Foreword	3
Acknowledgement	4
1.0 INTRODUCTION	7
1.1 Purpose of the Policy	7
1.2 Scope of the Policy	8
1.3 Definition of Terms	8
1.3.1 Academic fees and Other Charges are made up of:	8
1.3.2 Tuition Fees	9
1.3.3 Sponsors and Scholarship Providers	9
2.0 POLICY IMPLEMENTATION STRATEGIES	10
2.1 Financial Requirements for All Students	10
2.2 Academic Fees Payment Options and Schedules	11
2.2.1 Payment Option for Newly Admitted Undergraduate Students (First Years)	11
2.2.2 Payment Option 1 for Continuing Undergraduate Students	12
2.2.3 Payment Option 2 for Continuing Undergraduate Students	12
2.2.4 Payment Option 1 for Postgraduate Students: One Year Programmes	13
2.2.5 Payment Option 2 for Postgraduate Students: One Year Programmes	13
2.2.6 Payment Option 1 for Postgraduate Students – Two or More Years Programmes	13
2.2.7 Payment Option 2 for Postgraduate Students – Two or More Years Programmes	14

2.2.8 Payment by a Sponsor (Scholarships /Bursaries)	14
2.3 Sanctions for Non-Payment of Fees and Charges – Undergraduates and Postgraduates	15
2.4 Accommodation Fees	16
2.5 Refund of Academic Fees Paid	16
2.5.1 Refund of Academic Fees to Newly Admitted Students	16
2.5.2 Refund of Academic Fees to Continuing Students	16
2.6 Refund of Academic Fees to Sponsors	17
3.0 DEBT MANAGEMENT POLICY AND PROCEDURES	18
3.1 Introduction	18
3.2 Managing Academic Fee Debt	18
3.3 Reinstatement	19
3.4 Rebate of Siblings of International Students and Ghanaian Fee-Paying Students	20
3.5 Early Bird Rebate for International Students and Ghanaian Fee-Paying Students who Pay their Fees in Advance.	20
3.6 Fee Rebate for Staff Children and Registered Spouses Admitted to Programmes of Study at the University	21
3.7 Staff Development Interventions	22
4.0 POLICY ALIGNMENT, VALIDITY & REVIEW	23
4.1 Policy Alignment	23
4.2 Validity of Policy Provision	23
4.3 Review of the Policy	23
5.0 THE EFFECTIVE DATE FOR THE IMPLEMENTATION OF THE POLICY	24
6.0 GOVERNANCE REQUIREMENTS FOR THIS POLICY	25

1.0 INTRODUCTION

This document sets out the policy of the Kwame Nkrumah University of Science and Technology, Kumasi, herein referred to as “KNUST”, in relation to student fee collection, including providing a credit system along with debt management procedures, in furtherance of this policy.

This Policy specifically covers the payment of “Academic Fees, Residential Fees and Other Charges” payable to the University by current and former students.

It is vital that all stakeholders in the University are aware of the importance of ensuring the effective collection of Academic and Residential Fees and Other Charges and to fully co-operate with the staff who oversees this process. The Finance Office, specifically, the Students Section, will be responsible for the implementation of this Policy.

1.1 PURPOSE OF THE POLICY

This Policy is intended to make clear to students and other stakeholders how all aspects of Academic and Residential Fees and Other Charges, will operate alongside other arrangements for recovery and sanctions in event of financial default and the basis upon which refunds may be made in certain circumstances.

Furthermore, the Policy is to minimise levels of student debt to the University and support the University to:

- i. Make enough Internally Generated Funds available for investment in teaching, research and service delivery of the University.

- ii. Protect students and their guardians from the adverse consequences of failing to deal with unmanageable debt.
- iii. Comply with relevant legal and statutory regulations on fees determination and utilisation.

1.2 SCOPE OF THE POLICY

This Policy is applicable to all current and former students of KNUST with outstanding debt. It applies to all students whose fees are payable to the University and any member of staff who enrolls as a student of the University.

1.3 DEFINITION OF TERMS

The following terminologies are explained for the purpose of this Policy:

1.3.1 Academic fees and Other Charges are made up of:

- i. **Academic Facility User Fees (AFUF)** for regular programmes (that is, Humanities, Science, Engineering, Applied Science and Medicine).
- ii. **Other Charges, termed “Others”** made up of such charges as;

“ Examination	“ Library Fee
“ Matriculation	“ Communication Fee
“ Health Care	“ Paperless Communication
“ Technology Charges (ICT)	“ NUGS Dues
“ Physical Development Fees	“ SRC Development Fund
“ Students Guide	“ SRC Welfare Fund
“ Identity Card	“ Endowment Fund
“ Medical Examinations	“ SRC Dues
“ Students Integration Fee	“ Sports Fee
“ Focus FM	“ Campus Bus
“ College Dues	

iii. **Additional Charges**

- “ *Practical Fees*
- “ *Field Trip*
- “ *Protective Clothing (Engineering)*

Residential Fees

- “ *Residential Facility User Fees*
- “ *Hall Dues*
- “ *Hall Development Funds*
- “ *Fuel for Generators*
- “ *Hall ICT Dues*

1.3.2 Tuition Fees

Tuition Fees are paid by Ghanaian and International Students opting for fee-paying, parallel, and Distance Learning programmes.

1.3.3 Sponsors and Scholarship Providers

Sponsors and Scholarship Providers are Institutions, Organisations, Churches, Mosques, Companies, Families, Foundations, and Individuals who provide funds for, or contribute towards the payment of Academic and Residential Fees and Other Charges of Students.

It is however the responsibility of the student to work with their respective sponsors to ensure that the University receives the Financial Award letter early from the sponsors. Sponsors have no responsibility for fee payment unless they have contractual agreement with the University.

2.0 POLICY IMPLEMENTATION STRATEGIES

The Academic Fees applicable to each programme, mode of study and the amount of fee approved by appropriate state institution(s) for both freshers and continuing students for each academic year will be published on the University's website at www.knust.edu.gh

2.1 FINANCIAL REQUIREMENTS FOR ALL STUDENTS

The following are the financial requirement for students:

- i. All Students of Kwame Nkrumah University of Science and Technology, Kumasi (Undergraduates and Postgraduates) are expected to pay Academic Fees and other related charges as defined, for their programmes.
- ii. Academic and Residential Fees and Other Charges are collected at the beginning of each academic year when the programme starts. Students are to note that progression through a programme of study would be affected if the related financial obligations are not fulfilled.
- iii. All Students are personally responsible for ensuring that all appropriate academic fees and any related charges, including any fees payable by sponsors, are paid in accordance with the requirements of this Policy.
- iv. All students are to note that in accepting the offer of admission, they are accepting a contractual liability to pay the Academic and Residential Fees and Other Charges for the duration of their programme in accordance with this Policy.

- v. The University acknowledges that many students decide to rely on funding from external sources such as Student Loan Trust Fund (SLTF), Brighter Investments, and other Sponsors, to meet their financial obligations. In such instances, it is the responsibility of students to ensure they are eligible for loans, scholarships, and bursaries, and have taken all necessary steps to secure the loan and to ensure its timely payment to the University.

The University will not accept any responsibility for students who have failed to check their eligibility or have received a loan using incorrect information.

The University through the Student Financial Services shall make available information on financial aid/scholarship to students.

2.2 ACADEMIC FEES PAYMENT OPTIONS AND SCHEDULES

Per this Policy, the following Options and Schedules are available for the payment of Academic and Residential Fees and Other Charges:

2.2.1 Payment Option for Newly Admitted Undergraduate Students (First Years)

Payment of **One Hundred Percent (100%) of assigned** Academic and Residential Fees and Other Charges per programme and payment must be **made before** the registration portal would be open for the registration of courses for the first semester.

As a policy:

- i. The confirmation of admission is subject **to the full payment** of fees at the beginning of the academic year.
- ii. Fees paid on **acceptance** of admission are **NON-REFUNDABLE**.
- iii. Securing University Accommodation as a First Year Student at the traditional Halls of Residence is fully dependent on

100% payment of Academic and Residential Fees and Other Charges. Therefore, the earlier academic fees are paid, the more likely that a newly admitted student will secure accommodation at the traditional Halls of Residence.

- iv. Students are required to pay the relevant Fees as specified to the KNUST MAIN FEES COLLECTION ACCOUNT at any of the following institutions:

GCB Bank/ Ecobank/ Republic Bank/ UBA Bank/ CAL Bank/ Consolidated Bank Ghana (CBG)/ ABSA Bank/ Stanbic Bank/ Standard Chartered Bank, Ghana Post and any other bank that may be determined from time to time.

- v. Residential Fees and Academic Fees **should be paid separately** into the same accounts using different pay-in-slips for each fee item (i.e. Residential Fees, Academic Fees)

2.2.2 Payment Option 1 for Continuing Undergraduate Students

At the beginning of the academic year, a Continuing Student may **pay 100% of Academic Fees and Other Charges**, before the end of registration of courses period for the first semester.

2.2.3 Payment Option 2 for Continuing Undergraduate Students

A Continuing Student may **pay 50%** of the required Academic Fees and Other Charges before the end of registration of courses period for the first semester.

The **remaining 50% shall be paid before the end** of registration of courses for the **second semester** of the academic year.

Failure to pay this during the period outlined, will mean that the student is automatically **deferring the programme for the academic year**. For details of sanctions, refer to Section 2.3.

2.2.4 Payment Option 1 for Postgraduate Students: One Year Programmes

Full Payment, (that is, 100% payment of Required Tuition Fees), before the end of registration of courses period for the first semester.

Kindly note that, fees paid on **acceptance** of admission are **NON-REFUNDABLE**.

2.2.5 Payment Option 2 for Postgraduate Students: One Year Programmes

Payment of **60% of Required Tuition Fees**, before the end of registration of courses period for the first semester.

The **remaining 40% MUST be paid** before the end of registration of courses period for the **second semester** of the academic year.

Failure to comply with any of these options will attract appropriate sanctions. Refer to section 2.3

Kindly note that, fees paid on **acceptance** of admission are **NON-REFUNDABLE**.

2.2.6 Payment Option 1 for Postgraduate Students – Two or More Years Programmes

- i. Full Payment of Required Year One Fees (100%), before the end of registration of courses period for the First Semester for Year 1.
- ii. Full Payment of Required Year Two Fees (100%), before the end of registration of courses period for the First Semester for Year 2.

Kindly note that, fees paid on **acceptance** of admission are **NON-REFUNDABLE**.

2.2.7 Payment Option 2 for Postgraduate Students – Two or More Years Programmes

- i. Part Payment of **60% of Required Year One Tuition Fees** before the end of registration of courses period for First Semester of Year One
- ii. The remaining **40% of Required Year One Tuition Fees** MUST be paid before the end of registration of courses period for the Second Semester of Year One.
- iii. Payment of Year 2 Fees will follow the same schedule selected for the payment of Year 1 fees.

Kindly note that, fees paid on **acceptance** of admission are **NON-REFUNDABLE**.

2.2.8 Payment by a Sponsor (Scholarships /Bursaries)

- i. A student wishing to rely on a sponsor, such as an employer, organisation, foundation, etc. to pay their Academic and Residential Fees and Other Charges; must submit written evidence in the form of a **Sponsorship Letter** or financial guarantee showing the sponsorship terms **on a Corporate Letterhead** (that is, the official letterhead of the awarding institution) on or before the end of registration of courses period for the first and second semesters
- ii. Students remain personally liable for ensuring that fees are paid, even if these are to be paid by a sponsor. **If by Mid-Semester Examinations, the payment from the sponsors, is not received, the Student is expected to self-finance the payment of the Academic Fees and write for a refund when the scholarship/bursary is received from the sponsor.**
- iii. If a student pays their Academic and Residential Fees and Other Charges, but later receives University Financial Support, Scholarship or Bursary Award letter from a sponsor and the account of the student is duly credited, a refund would be

made to the student upon the submission of written request for refund to the Finance Officer.

2.3 SANCTIONS FOR NON-PAYMENT OF FEES AND CHARGES – UNDERGRADUATES AND POSTGRADUATES

The following sanctions shall apply to students who default in the payment of their Academic and Residential Fees and Other Charges:

- i. Any First-Year student who fails to comply with the option provided in Section 2.2.1 for the payment of Academic and Residential Fees and Other Charges would forfeit the admission and would have to re-apply the following academic year if still interested in pursuing the programme.
- ii. The student portal and the Students Information System (SIS) will be programmed to **automatically defer** a student who has not paid any fees per the above options, **4 weeks into** the academic year.
- iii. If a **continuing student** fails to pay the minimum of 50% as provided in Section 2.2.3 by the end of the first semester registration period, the student will be **automatically deferred** without recourse to the student.

NOTE:

- i. Any Final Year Student, who owes Academic and Residential Fees and Other Charges, **WILL NOT be allowed to write End of Second Semester Examinations, be it theory or practical examinations.** No programme is exempt from this sanction.
- ii. Any student who defies this directive and writes a Mid-Semester or End of Semester Examinations while owing fees **will have their results declared null and void.**

2.4 ACCOMMODATION FEES

The payment for University accommodation at the traditional Halls of Residence and KNUST Owned Hostels is de-coupled from the payment of Academic Fees and Other Charges. Students should contact the respective Hall Masters for further discussions.

However, as stated in Section 2.2.1, for newly admitted students, securing University accommodation on campus is **strictly dependent on the full payment of Academic and Residential Fees and other Charges.**

2.5 REFUND OF ACADEMIC FEES PAID

If a student withdraws from their programme before completion, they **may be** entitled to a refund of Academic fees if they have paid all or a proportion of the fee.

2.5.1 Refund of Academic Fees to Newly Admitted Students

- i. If a student **dies during the First Semester of the Academic Year**, and has fully paid his Academic Fees, the Guardian/ Sponsor of the student is entitled to **100% repayment of fees paid**. The Death Certificate and Burial Permit should be attached to a letter of refund request to the Finance Officer, **through** the Dean of Students.
- ii. If a Student dies **after the First Semester**, the Guardian/ Sponsor **is not entitled to any Refund**.

2.5.2 Refund of Academic Fees to Continuing Students

- i. If a continuing student who has paid 100% as provided in Section 2.2.2 withdraws from the programme up to **4 weeks** into the first semester, the student is entitled to a **refund of 50%** of the total required fees for the Academic Year.

- ii. If a continuing student withdraws from the programme more than **4 weeks** into the first semester, the student **IS NOT ENTITLED** to any refund.

2.6 REFUND OF ACADEMIC FEES TO SPONSORS

Refunds by the University to sponsors, **are only made when the University receives an official Request of Refund by the sponsor.** The Head of Student Section, representing the Finance Officer, shall inform sponsors that beneficiaries have declined their scholarship offer. However, the University is not under any obligation to send refund amount to the sponsor until the sponsor officially requests for the refund of the declined offer.

3.0 DEBT MANAGEMENT POLICY AND PROCEDURES

3.1 INTRODUCTION

Academic fee debt owed to the University by a student remains outstanding and payable regardless of a student's status, until cleared. It, therefore, extends to periods after a student has completed their respective programmes and is no longer enrolled at the University.

3.2 MANAGING ACADEMIC FEE DEBT

- i. As explained in Section 2.2 above, Academic and Residential Fees and Other Charges may be paid in full or by instalment based on the options explained. Students must ensure that they are adhering to one of the options provided.
- ii. It is the responsibility of students to decide at the beginning of their programme of study and at the beginning of every academic year which of the options they want to use to pay their fees.
- iii. Any student who owes the University at the end of the academic year, **will not be** permitted to enrol for the next year of their programme of study, **or any new programme**, until the debt has been paid in full.
- iv. Students who have already completed their programme of study or abandoned their programmes, without following the required procedures, will not be allowed to apply and enrol in any new programme until all outstanding debts are paid.

- v. **The University admission portal will be programmed to immediately detect students who are owing fees and are attempting to apply to start new programmes.**
- vi. Admissions into the new programme **will be denied** until existing debts are paid.
- vii. Students with academic fee debt at the end of their programme of study will
 - a. not be allowed to attend graduation ceremony
 - b. be denied the collection of academic transcripts
 - c. not be granted attestation letter in any form
 - d. be denied recommendation letters from the University
 - e. have their certificates withheld until the said debt is paid in full.

Per this Policy, the various officers responsible for the above, including the main University Exams Office are required to enforce the implementation of this Policy.

- viii. The University reserves the right to apply the following sanctions, among others to students who persistently flout Academic Fee Payment Procedures;
 - a. Removal of access to the University WiFi services
 - b. For International Students, approval for Resident Permit would not be granted by the University until the required percentage of fees is paid.
 - c. Names of such international students will be given to the Ashanti Regional Command of the Ghana Immigration Service (GIS) not to grant Resident Permit until fees owed to the University are fully paid.

3.3 REINSTATEMENT

Where sanctions have applied to a student for defaulting in payment, the following shall apply before reinstatement:

- i. The student shall apply for reinstatement after settling all outstanding debt. However, if the student has been granted the opportunity to have a repayment plan agreeable to the University through the Provost of their College, then reinstatement shall be done as requested.
- ii. The application for reinstatement should reach the Head of Department at **least four weeks** before the start of the Academic Year.
- iii. The Provost shall be required to confirm the payment of all outstanding debt before final approval is given for reinstatement.

3.4 REBATE OF SIBLINGS OF INTERNATIONAL STUDENTS AND GHANAIAN FEE-PAYING STUDENTS

International and Ghanaian Fee-Paying students who are siblings shall EACH be granted a fee rebate of 5% for the duration of their studies.

The rebate shall be in **respect of Academic Fees only** and shall be withdrawn once other siblings complete their studies and exit the University, leaving only one child.

3.5 EARLY BIRD REBATE FOR INTERNATIONAL STUDENTS AND GHANAIAN FEE-PAYING STUDENTS WHO PAY THEIR FEES IN ADVANCE.

As a motivation to encourage more international students to pay their full fee early, at least two (2) weeks before the beginning of the academic year, a bursary or rebate of 5% of their fees would be granted. For example, a student whose fee is \$5000.00 will enjoy an early bird rebate of \$250.00

3.6 FEE REBATE FOR STAFF CHILDREN AND REGISTERED SPOUSES ADMITTED TO PROGRAMMES OF STUDY AT THE UNIVERSITY

Policy Guidelines for **Fee Rebate for Staff Children and Registered Spouses of Staff** admitted to Programmes of Study at the University shall be as follows.

- i. University FEE REBATE for registered Biological Children and Spouses of members of staff shall be applicable to ONLY undergraduate programmes of study;
- ii. Members of staff in full-time employment with the University whose registered Biological Children and Spouses are admitted to FEE-PAYING PROGRAMMES OF STUDY shall enjoy 50% FEE SUBSIDY;
- iii. Children of Members of Staff admitted to such Designated Programmes of Study shall fall within the approved Quota for such purposes for the year under review;
- iv. Members of Staff whose registered Biological Children and Spouses decline Concessionary Admissions and/or **voluntarily opt for different Programmes of Study** as FEE-PAYING STUDENTS **SHALL NOT** enjoy any FEE Rebate/Subsidy;
- v. Fee Rebate/Subsidy granted to a staff child shall be for the TOTAL duration of the Programme of Study;
- vi. The University Fee Rebate/Subsidy shall be applicable to **ONLY** registered Biological Children and Spouses of **full-time members of staff** of the University pursuing full time fee-paying undergraduate programmes of study at the university.
- vii. Members of staff applying for the University's Fee Rebate SHALL fill the appropriate FORMS obtainable at the Human Resources Division (HRD) of the Registrar's Office and SHALL submit same to the DEPUTY REGISTRAR (HRD) for necessary action and approval.

3.7 STAFF DEVELOPMENT INTERVENTIONS

The University may from time to time come out with such interventions to support Human Resource Development.

4.0 POLICY ALIGNMENT, VALIDITY & REVIEW

4.1 POLICY ALIGNMENT

The Quality Assurance and Planning Office (QAPO) shall be responsible for monitoring the implementation of the Policy to ensure that it is in alignment with other policies and strategies of the University.

4.2 VALIDITY OF POLICY PROVISION

This Policy does not seek to replace the provisions in the KNUST Statutes. In the event of conflict, appropriate measures shall be taken by the Academic Board to address them.

4.3 REVIEW OF THE POLICY

The Quality Assurance and Planning Office (QAPO) shall liaise with appropriate stakeholders for the review of this Policy.

It is recommended that the Fees Policy document be reviewed every five (5) years to reflect on the current happenings in the University.

5.0 THE EFFECTIVE DATE FOR THE IMPLEMENTATION OF THE POLICY

The Policy became operational after the approval of the Academic Board. The Policy was approved at the Academic Board 398th (Regular) Meeting held on 20th September, 2021.

6.0 GOVERNANCE REQUIREMENTS FOR THIS POLICY

The Finance Officer under the direct supervision of the Vice-Chancellor has overall responsibility for this Policy. The Head of Student Section is responsible for the effective operation of the debt management procedures.

All Staff of the University, especially Provosts, Directors, Deans, and Heads of Department shall be agents of strict adherence to this policy and to contribute to its effective implementation across the University.

QUALITY ASSURANCE AND PLANNING OFFICE

Vice-Chancellor's Office
Kwame Nkrumah University of Science and Technology
KNUST, Kumasi
PMB UPO, Kumasi-Ghana
Tel: +233 322060319
Email: info.qapo@knust.edu.gh

ISBN: 978-9988-2-8487-9

