



# Exploring Stranded Credit in the BC Transfer System

*Prepared by Dr. Fiona A. E. McQuarrie, Special Projects Officer, BCCAT.*

**BCCAT**

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BC COUNCIL ON ADMISSIONS & TRANSFER

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# EXECUTIVE SUMMARY

Stranded credit is credit that students have earned at a post-secondary institution, but cannot use or transfer because they have unpaid debts at the institution. Institutions will usually not issue official transcripts to students with debt, which results in the student being unable to formally document the credits they have acquired. This can cause problems for the student in many areas, including obtaining employment, undertaking further education, and maintaining their immigration status.

Recent research in the US indicates that unpaid student debt can include unpaid tuition fees, ancillary fees, housing or residence fees, and parking fees, and interest charges that accumulate while the debt remains unpaid. Stranded credit resulting from unpaid debt may disproportionately affect students from economically disadvantaged communities, and students in particular demographic groups, such as Black and female students. Students enrolled in two-year programs and at colleges appear to have higher rates of stranded credit.

Being unable to obtain an official transcript may be a barrier to a student obtaining more education or a higher-paying job that would help them pay off their institutional debt. Because of this, several US states have recently banned post-secondary institutions from withholding student transcripts.

This study was commissioned by the Transfer and Articulation Committee (TAC) of the BC Council on Admissions & Transfer (BC-CAT). The purpose of the study is to investigate the extent of stranded credit in the BC Transfer System (BCTS) and to make recommendations to address it when it occurs. The study collected data from two sources: a review of information on BCTS member institutions' websites around unpaid student debt, and a survey of registrars at the 39 BCTS member institutions on their institutional policies and practices around student debt and withholding transcripts.

The data indicate that almost all BCTS member institutions use "transcript holds" on student accounts with outstanding debt, as a means of motivating students to pay those debts. The majority of survey respondents indicated that their institutions use this practice because withholding transcripts is one of the few strategies available to institutions attempting to collect unpaid debts. However, very few respondents indicated that stranded credit is a problem at their institution.

It is reassuring that stranded credit is apparently not a major issue in the BCTS. However, because of the significant and negative impact that stranded credit can have on individual students, it is still important for institutions to be aware of the potential for stranded credit and to be able to address it when it occurs. The report makes these recommendations:

- 1) Institutions should ensure that students understand the contractual nature of their relationship with the institution when they are accepted and/or when they enrol in courses or programs.
- 2) Institutions should consider alternatives to complete transcript holds.
- 3) Institutions should consider penalties that are appropriate for the amount or type of debt owed.
- 4) Institutions should be able to make case-by-case decisions around individual students' debt and transcript holds.
- 5) Receiving institutions and sending institutions should consider collaborating to collectively address situations when transfer credit is stranded because of a transcript hold.



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# INTRODUCTION

“Stranded credit” is defined as credit that students have earned at a post-secondary institution but “cannot document due to a past due balance” (Pingel, 2022, para. 1). If a student has incurred debt at the institution they attended, the institution may refuse to release the student’s transcript – a practice known as a “transcript hold” – until the debt is paid. This means the student cannot obtain an official record of their academic activity, which can cause problems for them in many areas, including obtaining employment, enrolling in other post-secondary studies, or maintaining immigration status.

The issue of stranded credit has recently received attention in the United States. Several US states, including California, New York, and Washington, have partly or completely banned post-secondary institutions from withholding transcripts from students because of unpaid debt. These bans have occurred primarily in the context of addressing the negative impacts of student debt, and in the context of removing barriers to students’ completion of post-secondary credentials. A recent research report estimates that over six and a half million former post-secondary students in the US may have stranded credit (Karon, Ward, Hill, & Kurzweil, 2020). Stranded credit is likely to disproportionately affect low-income students, who are more likely to encounter financial problems in their post-secondary journeys. Being unable to obtain transcripts further disadvantages these students by restricting their ability to gain the employment that could help them pay off their debts (Student Borrower Protection Centre, 2022).

The issue of stranded credit is relevant to the BC Transfer System because of the role of the official transcript in the process of awarding transfer credit. If a student has accumulated academic credits at a BC institution and cannot obtain an official transcript documenting those credits, they will usually be unable to receive transfer credit at other BC post-secondary institutions for the courses they have taken. This may affect students’ mobility and their access to educational opportunities.

This report was commissioned by the Transfer and Articulation Committee (TAC) of the BC Council on Admissions & Transfer (BCCAT). It explores whether stranded credit is an issue in BC’s post-secondary transfer system, specifically in terms of its potential impact on credit transfer. To that end, the report contains the following sections:

- A review of existing literature and research on stranded credits;
- A review of the legal context of stranded credits;
- A review of data collected from the BC Transfer System (BCTS), to ascertain whether stranded credit is an issue in the BC post-secondary system, and, if so, to what extent; and,
- Institutional and system-wide recommendations related to reducing the incidence of stranded credit.

## LITERATURE REVIEW

Most of the existing research on stranded credit was conducted in the US. In reviewing the findings of this research, readers should keep in mind the differences between the US and Canadian post-secondary systems that are relevant to this discussion. The most prominent differences are the types and structures of student loan programs; the US system has more private loan providers than Canada, and smaller amounts of federal and state funding for public post-secondary institutions. Lower levels of government funding may lead US post-secondary institutions to rely more on revenue generation through tuition fees, and thus to be more aggressive in collecting unpaid student debts.

It should be noted that the term “stranded credit” has occasionally been used in the literature to describe post-secondary credits that US students earn in high school – for example, in dual-credit courses or Advanced Placement (AP) courses – but which are not accepted or not given the same value by all post-secondary institutions (Matthews, 2020). This definition of stranded credit, while

not commonly used, relates to the same phenomenon of students earning post-secondary credit and then not being able to use it, albeit for a different reason than having transcripts withheld. However, this literature review focuses on stranded credit that is post-secondary credit acquired at post-secondary institutions.

## Understanding Transcript Holds

A large part of the research on stranded credit focuses on the effects of transcript holds. A “transcript hold” is a restriction that an institution places on a student’s account because of unpaid debt, with the institution refusing to issue an official transcript for the student. The main reason for institutions to use transcript holds is leverage. Withholding official transcripts is a means of motivating students to pay the debts that they owe to the institution, with the incentive that the student’s transcript will be available to them after their debt is paid off.

A transcript hold may be accompanied by other restrictions, such as a “registration hold” on the student’s account (making the student unable to register for classes), withdrawal of the student’s library and/or computing privileges, the student’s final grades being withheld, or the student being unable to graduate. Registration holds primarily affect students that are currently enrolled at the institution, but transcript holds may affect both students that are currently enrolled and students who have graduated or are no longer enrolled.

A transcript hold generally only applies to the production of official transcripts. Unofficial and official transcripts contain similar information, but an official transcript is produced by the institution’s registrar and is certified by the registrar, on behalf of the institution, as being accurate and complete. Students request official transcripts from the institution and are usually charged a fee for this service. Students can usually produce an unofficial transcript themselves by accessing their academic record online through their student account, and printing it or saving it as a PDF.

A student can provide an unofficial transcript to any recipient. However, official transcripts are usually sent directly from the sending institution to the recipient designated by the student. To ensure that an official transcript has not been altered after being issued, most receiving institutions will only accept official transcripts in the form of an email-secured PDF from the sending institution; a printed version sent by mail or courier from the sending institution; or an XML transcript sent inter-institutionally through a recognized electronic exchange network. If an institution accepts printed official transcripts from students, it usually requires the transcript to be submitted in a sealed envelope that has been signed on the seal by the sending institution’s registrar.

## The Extent of Transcript Holds

In 2020 the American Association of Collegiate Registrars and Admissions Officers (AACRAO) surveyed 295 US post-secondary institutions on their practices around transcript holds and student debt. Ninety-six percent of the responding institutions withhold transcripts if students have an unpaid balance at the institution (Kilgore, 2020). Sixty-four percent of the respondents withhold transcripts if the student’s unpaid balance is \$25 or less, while the rest withhold transcripts if the student owes any debt at all to the institution. The majority of respondents proactively notify the student if a transcript hold is placed on the student’s account, either through the institution’s online student information system or through other methods such as phone calls, emails and texts. Eleven percent of responding institutions notify students of a transcript hold only if or when the student requests a transcript.

Less than a third of AACRAO’s survey respondents were able to “determine or estimate” the number of students at their institution affected by transcript holds. Of those respondents that provided an estimate (N=77), 45% said that there were transcript holds on less than five percent of accounts for students enrolled in 2019-20, and 25% said that between five percent and 10% of accounts during that time had transcript holds.

Respondents to the AACRAO survey were also asked if their institutions had policies for debt elimination – such as allowing students to gradually pay off their debt through installment payments - or for debt forgiveness. Not all respondents were able to provide this information; of the 30% who did, most indicated that their institution had policies for either debt elimination or debt forgiveness. Qualitative responses to the survey indicated that most institutions’ debt elimination policies included options for case-by-case review, appeals, or debt forgiveness. The availability of these options to students was sometimes dependent on the student meeting conditions, such as re-enrolling at the institution and then maintaining good academic standing for a specified length of time.

The literature indicates that transcript holds have two major effects on students. First, transcript holds make it difficult, if not impossible, for students to continue their academic journey, because the student cannot officially document the credit they have acquired. Second, transcript holds have an impact on students' financial well-being.

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Karon, Ward, Hill, & Kurzweil (2020) describe how the impact of student debt can go far beyond the student’s unpaid account at their post-secondary institution. For example, if the institution has sent the student’s account to a collection agency, and the collection agency has reported that debt to credit rating agencies, a student may not be able to obtain consumer credit or a mortgage. Not all students are aware that post-secondary institutions may send outstanding accounts to collection agencies, and then are shocked when they discover that they cannot get a credit card or a loan because the debt has negatively affected their credit rating. Some post-secondary institutions and systems, such as the State University of New York, also regularly file lawsuits against former students to recover unpaid student debt (Kolodner, 2021). These types of impacts can occur long after the student last attended the institution where they owe the debt.

The literature outlines several strategies that students use to deal with the effects of unpaid debt and the effects of stranded credit caused by transcript holds. One is for students to abandon their post-secondary education entirely. This strategy may also involve abandoning their debt, or attempting to gradually pay it off without taking any further post-secondary programs. This strategy can have significantly negative impacts on the student’s educational and financial future, but it may be perceived by the student as preferable to potentially going further into debt and/or acquiring additional credit that they cannot access. Another strategy is for students to change their educational plans and enrol in a different program or course of study, or enrol at a different institution. This strategy may require a student to retake courses, if their stranded credit includes credit that they need for admission elsewhere or to reach their new educational goals. Although retaking courses obviously means a duplication of the student’s efforts as well as paying additional tuition fees, that option may be less onerous for some students than paying off their debt.

Other students may negotiate with their institution for a repayment plan that allows them to use the credit they have accumulated, or to receive documentation of those credits, while paying off their debt. The responses to the AACRAO survey suggest that most institutions are willing to consider this approach, although it may not always be possible to negotiate a repayment plan that is acceptable to both the student and to the institution.

International students studying in Canada may also experience another impact from a transcript hold. The application requirements for the federal Post-Graduation Work Permit (PGWP) include the applicant providing “an official transcript” or “a transcript copy from their [institution’s] website”, along with a letter from their institution confirming completion of their program of study (Immigration, Refugees and Citizenship Canada, 2022). If a student is unable to provide either an official transcript or a letter of confirmation from the institution, they may not receive the permit they need to legally stay in Canada after graduation.

## The Effectiveness of Transcript Holds

Karon, Ward, Hill, & Kurzweil (2020) estimate that nearly \$15 billion US is owed by students, or former students, to the post-secondary institutions they have attended, with the amount owed per student averaging just over \$2300 US. The average debt per student varies by the type of institution, with an average of \$634 per student at community colleges, \$2890 at comprehensive/doctoral universities, \$4393 at research universities, and \$5746 at small institutions (primarily private non-profit baccalaureate-granting institutions with less than 5000 FTEs) (Karon, Ward, Hill, & Kurzweil, 2020). It is not clear whether these differences are a result of student demographics, variations in tuition rates, or both, although this analysis indicates that nearly half of the students with stranded credits were enrolled at community colleges.

These debt estimates are based primarily on student loan data. The researchers note that the actual amounts owed by students may be higher if their debts to the institution also include interest charges or fees other than tuition (e.g. residence, parking, or library fees). The analysis in the report does not estimate the number of credits that have been stranded due to unpaid debts, but implies that it could be substantial, given the total amount of outstanding debt.

These researchers contend that, given the billions of dollars of unpaid student accounts at US post-secondary institutions, transcript holds do not seem to be particularly effective as a means of encouraging students to pay their debts to institutions. They suggest that transcript holds may instead exacerbate the debt problem by making it more difficult for students to take jobs or enroll in further education that could improve their financial situation. Banning transcript holds is one way to address stranded credit, but if institutions cannot withhold transcripts to encourage students to pay debts, they may instead be motivated to collect more debt more quickly: for example, by referring delinquent accounts to collection agencies as soon as a single payment is missed, rather than waiting until multiple payments are missed. Collection agencies’ business practices also affect students’ financial well-being, because these agencies often charge higher rates of interest on unpaid debts than the rates that would be charged by the institutions where the debt was incurred.

Another perspective on transcript holds and debt payment is provided by data from the state of Ohio. In that state, all outstanding public post-secondary student debt is sent to the state attorney-general’s office for collection. Data from one US state may not be representative of all post-secondary jurisdictions, but Ohio’s practice allows for a system-wide analysis of the characteristics of student debt, rather than making estimates based on a patchwork of data. A 2020 analysis indicated that as of 2019, 390,000 student accounts had been referred to the state of Ohio, representing \$380 million in debt (van Lier, 2020). As well as unpaid tuition fees, the debts included unpaid fees such as library and lab fees, parking fines, and “other fees not directly related to tuition” (van Lier, 2020, p. 5), as well as accumulated interest charges, and fees charged by collection agencies hired by the state.

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Data from another state support the contention that debt collection methods used by post-secondary institutions and systems do not result in significant reductions in outstanding student debt. In New York state as of 2019, there was \$242.7 million US of unpaid student debt at the 64 colleges and universities that are part of the State University of New York (SUNY) system. Lawsuits and other debt collection methods, such as referrals to collection agencies by the state's attorney-general, resulted in only \$11.8 million of that debt being collected (Kolodner, 2021). Additionally, in the SUNY system, once a debt has been referred to the attorney-general's office, former or current students "can no longer work with a campus financial aid counselor to find a solution" (Kolodner, 2021, para 39) which also potentially affects a student's ability to repay their debts.

The amount of debt that students owe to an institution is usually minimal in comparison to the institution's annual budgets. For example, over four decades, The Ohio State University, the largest public post-secondary institution in Ohio, referred a total of \$60.5 million in debt to the state; that amount equalled 0.8% of the university's 2020 budget (van Lier, 2020).

The student data provided to the state of Ohio along with the referred accounts do not include demographic information. However, cross-referencing regional demographic data with enrollment data from individual institutions produces some demographic estimates of students with outstanding debt and the institutions they attended (van Lier, 2020). Institutions with larger numbers of first-generation students, part-time students, Black and Latinx students, and students older than 25 had higher proportions of delinquent student accounts. Two-year institutions had more unpaid debt per student than four-year institutions.

## Stranded Credit and Student Loans

Reviews of the history of US student debt and student loans suggest that institutional or system-wide strategies to address student debt, such as offering debt forgiveness and freezing interest charges on unpaid debt, do not address a larger systemic problem: US governments providing insufficient operational funding for public post-secondary institutions (Shermer, 2021). This underfunding results in tuition fees being higher than they might be otherwise, which in turn forces many students to rely on loans to partially or fully finance their education. Student loans are particularly onerous for female students and minority students, who usually acquire higher than average amounts of student loan debt and are likely to earn lower than average salaries after graduation (Shermer, 2021). It can be inferred that students with significant student loan debt or with limited post-graduation financial resources may be less able to pay any debts owed to their institution, and thus may be more likely to have stranded credit.

A study using data from Montana's two largest universities found that students relying on loans to pay for their education tended to enroll in more credits per semester than students without loans and students with other forms of financial assistance. Students with loans also tended to have lower GPAs as they progressed in their studies, and were more likely to drop out (Stoddard, Urban & Schmeiser, 2018). These researchers suggest that the proportion of a student's amount of loans to the total cost of their tuition may affect their academic performance more than the amount of the loan itself. In other words, students with loans are generally vulnerable to unexpected financial events, but students with loans paying larger parts of their tuition fees are even more vulnerable. It is reasonable to infer that increased financial vulnerability may also increase the possibility of stranded credit.

Another study indicated that US students of colour enrol in associate or non-degree credential programs more often than White students. Students of colour are also more likely to enrol in open-access institutions, partly because their secondary schools are more likely to have limited career counseling services and less opportunity to earn post-secondary credits. These students are also over-represented in enrolments at for-profit post-secondary institutions, and are disproportionately disadvantaged by shifts from need-based to merit-based financial support (Erwin & Thomsen, 2021). Students of colour also have higher attrition rates and lower completion rates than students in other demographic groups (Erwin & Thomsen, 2021). Although stranded credit is not specifically mentioned by these researchers, it is reasonable to assume that students from economically or educationally disadvantaged communities may be more likely to have stranded credit, or to experience the academic or financial challenges that could result in stranded credit.

Focus group research on students' reasons for encountering financial problems indicates that the main causes of these problems are:

- unexpected expenses, which, in combination with limited resources, often force students to choose which bills to pay and which to ignore;
- difficulties with the repayment process, leading students to miss payments or to not be notified when payments are due;
- the unexpected complexities of income-contingent repayment plans making it difficult for students to understand how much they are expected to pay and when; and,
- the ease of obtaining payment deferrals, which leads to larger liabilities later on when interest charges are added to the outstanding debt ("Borrowers discuss", 2020).

Dachelet and Goldrick-Rab (2015) explored another dimension of student debt by reviewing emergency financial assistance programs offered to students by post-secondary institutions. Analyzing data from 21 US institutions, they found that most emergency financial aid was only available for specified unexpected expenses, such as medical care and child care.

Approximately three-quarters of emergency financial aid programs also had some eligibility criteria, such as the student being enrolled in enough courses to be classified as a part-time student, or the student meeting a minimum GPA standard. One finding particularly relevant to the issue of stranded credit is that only five percent of these institutions considered "past due student accounts" to be a financial emergency. Thus, a student who needed immediate financial assistance to pay outstanding debt to get a transcript released would likely not qualify for an emergency loan or grant from the institution to cover that expense.

Finally, Jackson (2017) gathered information from US post-secondary institutions on what they found to be effective practices in dealing with overdue student accounts. The practices that were cited included:

- Emphasizing that the institution wants to work with students, not just to penalize them;
- Ensuring that students have access to up-to-date information in their institutional financial accounts;
- Having students sign an explicit agreement at registration that lays out the penalties for non-payment of accounts;
- Only using external collection agencies as a last resort, and working with those agencies to focus collection efforts on the students most likely to be able to pay their debts (e.g. students with little or no previous history of overdue payments);
- Being proactive in identifying students who may be running into financial trouble; and,
- Offering payment plans that allow students to gradually pay down debt while attending classes (i.e. not requiring full payment of all debts for students to be able to register).

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The study of student debt in the state of Ohio (van Lier, 2020) noted that most Ohio public post-secondary institutions placed transcript holds on student accounts with outstanding debt. Most of these institutions also did not allow students with unpaid debt to register for courses or programs until the debt was paid. Although that study did not examine the number of credits acquired by students with unpaid debt, it described programs at three Ohio institutions that encouraged re-enrollment by students owing debt to the institution. These programs included staff assigned to work with the students to help them obtain financial aid and to provide them with academic support. Students in all three programs made payments on their institutional debts that, in total, exceeded the institutions' cost of running the programs (van Lier, 2020).

**A fundamental issue underlying stranded credit is whether the student or the institution has control or ownership of the student's transcript, or of the credits the student has acquired that are documented in the transcript.**

## THE LEGAL CONTEXT OF STRANDED CREDIT

A fundamental issue underlying stranded credit is whether the student or the institution has control or ownership of the student's transcript, or of the credits the student has acquired that are documented in the transcript. Several research studies have explored the legal implications of the institutional practice of withholding student transcripts. An in-depth discussion of this topic is beyond the scope of this study, but the key points of the most relevant research are summarized in the following paragraphs.

Canadian post-secondary institutions operate in what Hannah and Stack (2015) characterize as a "complex and multifaceted" environment (p. 128), with different aspects of the student-institution relationship affected by statutory law, administrative law, constitutional law, contract law, and/or private law. Hannah and Stack characterize the primary contractual duty of the institution as "an implied contract to educate" (p. 130), including granting the student a credential upon completion of the institution's published requirements. The student's contractual duties include "pay[ing] the required fees" and "abid[ing] by the institution's policies, rules, regulations and bylaws" (p. 130). The institution is also considered to have a "duty of care" toward the student (p. 163) and to ensure that its decision-making processes are structured to ensure procedural fairness (p. 159).

Hannah and Stack cite a number of Canadian court decisions that have defined post-secondary institutions' publications as contractual documents. The types of publications that have been named in these rulings include academic calendars, program-specific or institutional promotional material, registration forms, and student handbooks (p. 131). While transcripts are not included in this particular list, a theme in other discussions is that official transcripts are also a formal institutional document. Canadian cases involving control or distribution of transcripts have generally involved contexts other than stranded credit: for example, a conflict arising from a separation or divorce agreement in which one parent has agreed to pay for a child's post-secondary education, and an official transcript has not been provided by the other parent to verify the child's post-secondary enrolment or academic progress.

Since transcripts contain personal data (e.g. name, record of enrollment, and academic record) their production and distribution may also be subject to privacy legislation. This legislation usually restricts who is permitted to view a transcript, and may require that the student and/or the institution give permission for the transcript to be shared with other parties. Such legislation implicitly recognizes that both the student and the institution have an interest in the content of the transcript and in its distribution. However, there are different opinions on which party actually "owns" the transcript or the credits. There are also different opinions on whether other types of legislation, such as consumer rights laws, might affect whether institutions can or should withhold transcripts from students.

Yang (2009) explores the applicability of contract law principles to the student-institution relationship in Canadian post-secondary education. She acknowledges that Canadian courts have generally not interceded in academic matters at post-secondary institutions, such as tenure decisions, setting tuition fee rates, and grading. However, she contends, a student enters into a contract with the university, implicitly or explicitly, when they enrol. Both parties to the contract have mutual obligations and mutual interests, but, unlike other types of contracts, students are in a "take it or leave it" situation because they cannot negotiate the terms of the contract with the post-secondary institution. This creates a power imbalance. There is also an imbalance of information between the parties, in that the institution is much more familiar with post-secondary education than is a new student. Thus, the student is forced to rely on the post-secondary institution's promise that it will "grant the student a degree if and when a student completes the necessary coursework" (Yang, 2009, p. 9).

Yang notes that courts have generally interpreted Canadian universities' statutory powers as including the right to make policy decisions. Legal challenges involving such issues as sudden increases in tuition fees have generally been unsuccessful, on the basis that these issues involve policy decisions that the university is entitled to make. Thus, it seems likely that a university deciding to withhold student transcripts for unpaid debt would also be considered a legally justifiable policy decision. A point in Yang's discussion that is also relevant to stranded credit is that if a student is unable to obtain their planned degree due to a university's alleged breach of contract, "many students would try to...apply whatever credits they have towards a comparable accreditation, whether it be at the same university or at another institution through a cross-institutional transfer." (p. 15) A student would likely not be able to transfer credits elsewhere if they were unable to obtain an official transcript from the university committing the alleged breach of contract.

In the British Columbia context, it should be noted that two universities – the University of BC (Vancouver) and Simon Fraser University – have statements on their websites making it clear that they consider the relationship between the student and the university to be a contractual relationship. The full text of both statements is presented in **Appendix I**. Both statements say that a student has "initiated a contract with the University" when they register, and that "[y]ou must not enrol as a student at the University if you do not agree to become bound by the declaration above."

The only legal case in Canada that appears to directly address the situation of institutions withholding transcripts from students because of unpaid debt is *Mancini v. Université Laurentienne*, 2012 HRTO 528. The complainant applied for admission at the university, but was unable to provide an official transcript from a university he had previously attended and where he still owed money. The complainant was not admitted, and re-applied three years later without mentioning on his application that he had attended the other university. The university discovered his previous application for admission, which included an acknowledgement of his attendance at the other university, and requested that the complainant provide an official transcript from that university. He was still unable to do because of the debts he owed there. The complainant filed a human rights complaint, alleging the university he was applying to had discriminated against him on the basis of his family status, his age, and his receiving social assistance. The tribunal member hearing the case ruled that the complainant had not provided sufficient evidence to support his allegations of discrimination, and the complaint was dismissed.

Having reviewed the findings of the literature that directly and indirectly addresses stranded credit, we now turn to the study that BCCAT has conducted.

# THE BCCAT STUDY

## Methodology

The methodology for this study had two parts. The first was a review of the websites of all 39 BC Transfer System member institutions, to identify policies and procedures around student debt, late payments, and transcript or financial holds. This review provides contextual information related to the possibility of students having stranded credit. The second was a survey of registrars at those 39 institutions, to gather data around the incidence of stranded credits and how these institutions address the challenges associated with stranded credit. Both sets of data were collected in fall 2022. The data and analysis from each part of the study will be presented separately.

## Part I - Results of Website Review

**Appendix II** presents the information that was collected from the website of each BC Transfer System member institution, along with links to the website pages containing the information. Relevant information could not be located on the websites of two BCTS member institutions (LaSalle College Vancouver and the Justice Institute of BC). These data were collected in September and October of 2022 and reflect the publicly accessible information that was posted on institutional websites at that time.

The website data show a range of deadlines for payment of tuition fees and other fees, from several weeks before the start of a semester or program to several weeks after the start. However, there are similarities in other areas. Twenty of the 39 institutions apply financial penalties to student accounts with unpaid balances. These penalties include late payment fees, monthly interest charged on total amounts owing (which could include previous late payment fees, or interest fees charged in previous months), and/or additional penalties for dishonoured payments such as NSF cheques. At most institutions, financial penalties are applied to accounts regardless of the amount owing; at two institutions (Camosun College and Simon Fraser University) penalties are only applied if the outstanding balance in the account is \$50 or more.

Most institutions explicitly state that students whose accounts have outstanding balances will not be able to receive an official transcript. Other restrictions associated with unpaid fees include the student not being able to graduate, not receiving final grades, not being eligible for admission to other programs at the institution, and not receiving other documents issued by the registrar's office, such as confirmations of enrollment.

Most institutions require full payment of all outstanding debt, including interest charges, late payment fees, and any other charges, before restrictions are removed from a student's account.

## Part II - Survey Results

In September 2022, a link to an online survey was sent to registrars at all 39 BCTS member institutions. The survey included questions about the types of debt that would result in a hold being placed on a student's account, the effects of a hold on the student's access to institutional services, and the extent to which stranded credit is an issue at their institution. Twenty-six responses were received, for a response rate of 67%. Six surveys were only partially completed. Data from these surveys have been included in the data analysis; however, because of some surveys being incomplete, the number of respondents is less than 26 for some questions.

In reviewing the survey results, it is important to remember that not all BC post-secondary institutions have the same division of responsibilities between the finance office and the registrar's office. A registrar may be asked to place a transcript or registration hold on a student's account because of outstanding debt, but the registrar may not know the amount of debt or which fees have not been paid. Since transfer credit is almost always within the responsibilities of registrars' offices and the focus of this study is on stranded credit specifically in relation to credit transfer, the survey was sent to registrars rather than finance officers. This methodological choice was made with the understanding that registrars might not have the full range of information to be able to answer all of the survey questions.

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The first set of survey questions asked about the types of outstanding fees that could lead to a hold being placed on a student's account. Respondents were asked to identify each type of fee at their institution that could result in a hold if the fee was unpaid. The results from these questions are presented in Table 1.

**Table 1:** Types of Unpaid Fees Resulting in Holds on Student Accounts

Type of Fee	Number of Respondents Reporting This Fee
Tuition fees	21
Ancillary fees	17
Course- or program-specific fees	15
Student union fees	12
Overdue library materials fines	12
Health/dental fees	11
Transit pass fees <sup>a</sup>	7
Other <sup>b</sup>	5
Parking fees or fines	2

n=20. The total number of responses exceed this number because respondents were asked to identify all items that were applicable to their institution.

<sup>a</sup>Not all BCTS member institutions offer a student transit pass. Those institutions that offer a pass generally require every student to purchase the pass when they enrol at the institution, with some limited exceptions.

<sup>b</sup>Other types of fees that were identified: daycare fees, fees for textbook rentals, regalia rental fees, homestay fees, late registration fees.

Five respondents indicated that their institution places a hold on a student account as soon as any fee is due and unpaid. Nine respondents' institutions put holds on accounts only after a certain amount of time has passed since the payment's due date; these times varied by institution, depending on the type of fee and the individual student's situation. One respondent's institution only puts holds on student accounts if the total amount owing is more than \$200.

Respondents were also asked whether there were reasons other than unpaid fees for a hold being placed on a student account. Eleven respondents indicated that at their institutions holds could be placed for other reasons, most of them involving pending or resolved cases of academic or non-academic misconduct. Two respondents noted that holds at their institutions could also result from a student misrepresenting their documentation.

None of the respondents' institutions record account holds on the student's transcripts. One respondent mentioned that academic misconduct resulting in a hold would be transcribed, but the notation would indicate academic misconduct and not the hold.

The next set of survey questions explored the number of holds on student accounts. Eleven respondents estimated that in an average semester less than five percent of student accounts at their institution had holds, with seven respondents estimating that between five and 10 percent of accounts at their institutions had holds. When asked how many credits, on average, had been accumulated by students with holds on their accounts, eleven respondents did not know. Of those who provided an estimate, the most commonly mentioned amount was between 15 and 30 credits (six respondents), followed by 30 to 45 credits (two respondents) and zero to 15 credits (one respondent).

Respondents were then asked to identify the types of restrictions that would result from a hold on a student's account at their institution. The results are presented in Table 2.

**Table 2:** Types of Restrictions Associated with Holds on Student Accounts

Type of Restriction	Number of Institutions Reporting This Restriction
Unable to register	15
Unable to receive an official transcript	15
Unable to graduate and/or be awarded a credential	10
Other <sup>a</sup>	4
Unable to receive a student identification card	3
Restrictions depend on the type of hold	2
Unable to use online services	1
Unable to use on-campus services	1
Unable to receive an institutional email address	1

n=20. The total number of responses exceed this number because respondents were asked to identify all items that were applicable to their institution.

<sup>a</sup>Other restrictions that were mentioned: parchment will not be issued; cannot drop courses or withdraw from courses; cannot receive a letter of enrollment or a letter of attendance.

Ten respondents stated that their institution requires all outstanding debt to be paid before a hold is removed from a student account and before any associated restrictions are removed. Six respondents indicated that their institution allows some flexibility around a hold: for example, allowing a student to register for a class if they need credit from that one class to complete their credential. Three respondents indicated that a hold on a student account at their institution can be lifted if the student commits to a plan of regular payments on the outstanding debt.

Since the literature indicates that stranded credit becomes “stranded” when the student cannot get an official transcript from the institution, the survey asked respondents whether their institutions would grant transfer credit without an official transcript from the sending institution, or with some other form of documentation (e.g. an unofficial transcript and a letter of attendance). Seventeen respondents indicated that their institution would only accept an official transcript for the purposes of awarding transfer credit. Two respondents said that their institutions would consider accepting documentation other than an official transcript, depending on the circumstances of the student and of the sending institution.

Respondents were then presented with a list of methods proposed in the research literature to address the negative effects of stranded credit, and asked if any of these strategies were being used by their institution. The results are presented in Table 3. In assessing these results, it should be noted that although these strategies address issues around stranded credit, they may also be employed to address the more general issue of student debt owed to the institution.

**Table 3:** Use of Strategies to Potentially Address Stranded Credit

Strategy	Number of Institutions Using This Strategy
Case-by-case decisions	10
Release transcript as long as student is making payments on their debt	5
Withhold transcript only if the student owes a certain amount of debt	5
Withhold transcript only for certain types of debts	3
Release transcript if student has a good past financial record and experiences unexpected financial problems	2
Release transcript only for semesters when student did not owe debt to the institution	0

n=21. The total number of responses exceed this number because respondents were asked to identify all items that were applicable to their institution.

Three respondents mentioned that their institutions also used other strategies. These strategies involving counselling services to help the student address their outstanding debt; working with third-party providers of financial assistance; and allowing student appeals of penalties or restrictions.



Six respondents indicated that their institutions send overdue accounts to a collection agency. Additional comments by the respondents indicated that this step is generally only taken after the institution itself has been unsuccessful in collecting the unpaid debt. These institutions also notify students that their account may be sent to a collection agency if payment is not received or if a payment plan is not put in place.

Respondents were then asked if unpaid accounts were more prevalent in some programs or at some levels of study. Most respondents indicated that there was no consistent pattern. Six of the 20 respondents stated that unpaid debt was more common among students at lower levels of study, while one stated that this was more common at higher levels of study. Three of the 20 respondents stated that unpaid debt was more common in certain types of programs; the types that were identified were transfer programs, programs with more female students, and open-enrollment programs.

When asked if withholding transcripts was an effective means of getting students to pay debts they owed to the institution, 14 respondents stated that it was, one stated that it was not, and five did not answer. Of the 14 respondents that felt withholding transcripts was effective, almost all stated that this is one of the few methods available to institutions to encourage students to repay their debts. One respondent indicated that the effectiveness of withholding transcripts may vary depending on the student and on their educational goals. Another respondent suggested that there are ways for students to potentially bypass not being able to receive an official transcript, such as taking a screenshot of the grades displayed in their self-serve student account and attempting to use that as documentation of their academic record.

Fourteen respondents did not feel that stranded credit was an issue at their institutions, with one respondent indicating that it was an issue. Five of these fourteen respondents noted that stranded credit has never been raised as an issue by a student or by an administrator at their institution. Four of these respondents further noted that unpaid student debt represented a small amount of overall debt owed to the institution, and as such was not considered a significant liability.

These are some of the additional observations that were provided along with the answers to the survey questions.

- Because of the conditions associated with admission to Canada on student visas, international students are less likely than domestic students to have unpaid debt over long periods of time.
- Unpaid student debt is less common when students are sponsored by employers or external funders, or when students are receiving student loans or other forms of financial aid.
- In addition to notifying students when they incur debt, most institutions try to proactively assist students with debt payment. For example, students might be referred to on-campus or external financial assistance or counselling, or encouraged to develop payment plans to reduce or pay off the debt. One respondent noted that institutions would prefer to work with students to address their unpaid debt rather than to penalize them.
- Registrars and/or chief financial officers usually have the flexibility to make exceptions to institutional policy or procedures around student debt and repayment, to accommodate students' specific circumstances and to support students in reducing or eliminating their debt.
- Some institutions implemented new forms of payment plans during the COVID-19 lockdown, such as allowing students to pay fees by installments throughout the semester rather than being required to make a single payment at the beginning of each semester. These institutions have found that installment payments reduce the amount of unpaid student debt, and they plan to continue offering this payment option.

# DISCUSSION AND RECOMMENDATIONS

Stranded credit, and the debt to post-secondary institutions associated with it, has the potential to negatively affect many aspects of students' lives, including their future employment prospects, financial history, and immigration status. These negative effects may make it difficult or impossible for students to improve their financial situations enough to pay off their institutional debt. Addressing the causes and impacts of stranded credit is one way to break this cycle of economic insecurity.

This study assessed the extent to which stranded credit might be a problem in BC's post-secondary system. It reviewed existing research on stranded credit, collected information from BCTS member institutions' websites on their fee payment policies, and surveyed registrars at those institutions. The survey results are likely limited by some respondents not having complete information or not answering all of the survey questions. Nevertheless, the results generally indicate that stranded credit is not a significant problem in BC. Several survey respondents specifically stated that they had never encountered a problem around stranded credit, or had concerns raised by students about stranded credit.

Stranded credit may not be a major issue in the BCTS because the majority of BCTS members are publicly-funded post-secondary institutions. Being partially supported by public funding may give these institutions more ability to carry unpaid student debts. It also appears from the survey results that BCTS member institutions generally manage student debt with sensitivity to students' individual situations, and with the goal of helping students to address their financial challenges and achieve their educational goals.

However, the survey data did indicate some characteristics of stranded credit in BC as described in the literature. The respondents that identified common characteristics of students with account holds indicated that these students tended to be in the first or second year of their programs and had acquired between 15 and 30 credits. This is similar to the findings in the research literature that students in two-year programs or institutions are more likely to have stranded credit. Together, these findings suggest that students who encounter financial problems leading to account holds tend to encounter these problems fairly early in their post-secondary careers.

Although the survey questions did not ask specifically about the demographic characteristics of students with holds on their accounts, some of the additional information provided by respondents indicated possible demographic trends. For example, programs with more women enrolled and programs with open admission may have more students with account holds. This finding aligns with previous research indicating that students from underrepresented or economically disadvantaged demographic groups may be more likely to encounter financial difficulties, and may have stranded credit as a result.

All but one of the survey respondents stated that their institutions require an official transcript from the sending institution in order to award transfer credit to a student. Presumably there is some flexibility around these practices; for example, if the sending institution no longer exists, institutions may be willing to accept an official transcript that was produced while the institution was in operation, if the student has a copy of that document. But the potential exists for stranded credit in BC if institutions generally will not

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accept unofficial records of academic activity for the purposes of granting transfer credit. This possibility should also be considered in light of most survey respondents supporting the practice of withholding official transcripts from students with financial holds on their accounts.

Although stranded credit is apparently not a major concern in the BC post-secondary system, it can still have a significant and negative impact on individual students who experience this situation. Thus, it is worth considering what institutions can do either to help students avoid incurring debt that leads to transcript holds and stranded credit, or to help those students that do have stranded credit.

It appears that BC post-secondary institutions are already using several of the strategies to address stranded credit suggested in the literature, such as allowing flexibility on a case-by-case basis, and proactively working with students experiencing financial problems. The recommendations below focus on other possible practices or policies for consideration. The recommendations are focused specifically on practices and policies around transcripts, since these relate most directly to the issues of credit transfer and stranded credits.

## **1. Institutions should ensure that students understand the contractual nature of their relationship with the institution when they are accepted for admission and/or when they enrol in courses or programs.**

This should include proactively providing information to students about transcript holds and the possible effect of a transcript hold on the student's ability to transfer credit. Some of the previous research on stranded credit suggests that rather than simply placing this information on the institution's website, it should be incorporated into the admission and/or registration process, with the student required to indicate their agreement with these contractual terms as part of these processes.

The results of this study and of previous research both indicate that students may be more likely to encounter financial challenges leading to stranded credit in the first and second years of their enrollment. Thus, it is particularly important for students to be aware of the implications of institutional debt when they first enrol at the institution.

## **2. Institutions should consider alternatives to complete transcript holds.**

For example, at some US institutions, if a student was in debt to the institution during some semesters but not during others, the institution will produce a partial official transcript that includes the records of the semesters without debt, but will continue to withhold the entire official transcript. Other institutions will release a partial or complete official transcript if the student can verify that they need the transcript for a specific situation such as a job interview; in other words, the student's account still has a transcript hold, but a one-time exception to the hold is made so that the student can obtain the transcript for that specific purpose.

Both of these alternatives somewhat weaken the institution's ability to use transcript holds as leverage on unpaid debt, but they acknowledge that a complete transcript hold can negatively affect the student's ability to repay their debt or to transfer their credits elsewhere.

### **3. Institutions should consider penalties that are appropriate for the amount or type of debt owed.**

A complete transcript hold may not be appropriate if the student owes a relatively small amount of debt to the institution, or has debt in the form of fees that do not incur a direct loss of revenue to the institution (e.g. fees for overdue library materials). Less stringent penalties may motivate the student to pay their debt, without experiencing the larger negative effects of a transcript hold. A partial or complete transcript hold could be applied to a student account for larger amounts of unpaid debt, or for smaller amounts of debt that the student has not addressed for a long time.

### **4. Institutions should be able to make case-by-case decisions around individual students' debt and transcript holds.**

Almost all of the survey respondents indicate that their institutions have this flexibility. Respondents also indicate that their institutions attempt to assist students to pay institutional debts, rather than punishing them for accumulating debt. This recommendation may thus seem somewhat redundant; however, it is included to remind readers that it is important for institutions to be able to address student debt in ways that are appropriate for each individual student's situation. This flexibility is particularly important for helping students who usually do not have institutional debt but then suddenly experience financial problems because of unexpected events.

### **5. Receiving institutions and sending institutions should consider collaborating to collectively address situations when transfer credit is stranded because of a transcript hold.**

If a student is in debt to an institution and has a transcript hold on their account, they may feel that enrolling at a different institution is the most feasible way to continue their education or improve their financial security. In such situations, it may be productive for the sending and receiving institutions to collaboratively assist the student in transferring any credit the student has earned, rather than each institution addressing a student's stranded credit in isolation.

For example, a student with a transcript hold at the sending institution may have arranged an installment payment plan to gradually reduce their debt. If the receiving institution is aware that the student is making payments on their debt at the sending institution, the receiving institution could consider awarding some or all of the transfer credit the student would normally receive, provided that the sending institution formally confirms the student's academic record.

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# APPENDIX I

## Simon Fraser University and University of BC (Vancouver) Student Declarations and Responsibilities

### Simon Fraser University

(<https://www.sfu.ca/students/calendar/2022/fall/fees-and-regulations/student-contract/student-declaration.html>)

Upon enrolling in classes, a student has initiated a contract with the University and is bound by the following declaration:

***"I hereby accept and submit myself to the policies, rules and regulations of Simon Fraser University and any amendments thereto, which may be made while I am a student of the University, and solely to the laws of the Province of British Columbia and the federal laws of Canada, as applicable, and I promise to observe and be bound by the same and, in any litigation, to attorn to the exclusive jurisdiction of the Courts of the Province of British Columbia or Canada, as applicable. "***

The student declaration is important. It imposes obligations on students and affects rights and privileges including property rights. You must not enrol as a student at the University if you do not agree to become bound by the declaration above. By agreeing to become a student, you make the declaration above and agree to be bound by it.

Students are required to inform themselves of the policies, rules and regulations, and ordinances (including bylaws and codes) and to any amendments thereto applicable at the University. For policies and procedures issued by the University see Simon Fraser University Policies and Procedures: <http://www.sfu.ca/policies/>

A student is expected to fulfill the requirements and write the examinations in all courses for which he/she is enrolled after the date in [undergraduate deadlines](#) and [graduate deadlines](#) as the last date to drop courses under extenuating circumstances. It is the student's responsibility to ensure that Student Services has the proper information regarding courses in which the student is enrolled. Except in cases of illness, or for compassionate reasons, failure to write the exam constitutes a course failure. A student may receive credit for only the courses in which he/she is officially enrolled according to Student Service's records.

This Agreement and any rights, duties and obligations between the parties to this Agreement shall be governed by and interpreted solely in accordance with the laws of the Province of British Columbia and the federal laws of Canada applicable therein, and no other jurisdiction; and any litigation involving the parties to this Agreement shall be brought solely within the Province of British Columbia and shall be within the exclusive jurisdiction of the Courts of the Province of British Columbia.

## University of British Columbia (Vancouver)

<https://www.calendar.ubc.ca/vancouver/index.cfm?tree=3,285,0,0>

Upon registering, a student has initiated a contract with the University and is bound by the following declaration:

***"I hereby accept and submit myself to the statutes, rules and regulations, and ordinances (including bylaws, codes, and policies) of the University of British Columbia and of the faculty or faculties in which I am registered, and to any amendments thereto which may be made while I am a student of the University, and I promise to observe the same."***

The student declaration is important. It imposes obligations on students and affects rights and privileges including property rights. You must not enrol as a student at the University if you do not agree to become bound by the declaration above. By agreeing to become a student, you make the declaration above and agree to be bound by it.

Each student is required to furnish the information necessary for the University record, to keep Enrolment Services informed of changes in name and contact information.

Students are required to inform themselves of the statutes, rules and regulations, and ordinances (including bylaws, codes, and policies) and to any amendments thereto applicable at the University. For policies and procedures issued by the Board of Governors, see the University of British Columbia Policy and Procedure Handbook or the [Office of the University Counsel](#) for the official text. For policies issued by the Vancouver Senate, see the [Senate](#) for up-to-date copies.

The University authorities do not assume responsibilities for others that naturally rest with adults themselves. This being so, the University relies on the good sense and on the home training of students for the preservation of good moral standards and for appropriate modes of behaviour and dress.

The University and University authorities are not obligated to enforce any statutes, rules, regulations, or ordinances (including bylaws, codes or policies) if discretionarily enforceable by law or made under its, or their, power or authority.



# APPENDIX II

## BC Transfer System Member Institutions' Policies and Procedures Relevant to Stranded Credit

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<b>Acsenda School of Management</b> <a href="https://acsenda.com/wp-content/uploads/2022/06/Academic-Calendar-PDF.pdf">https://acsenda.com/wp-content/uploads/2022/06/Academic-Calendar-PDF.pdf</a>	<p>All students are required to pay tuition fees and expenses in advance of starting each term of study.</p> <p>Late payments will be subject to a late payment penalty.</p>	<p>If a student's account is in arrears after the payment deadline, his or her account will be placed on financial hold and a late payment fee will be assessed on the account. This may result in restrictions on attending classes, taking mid-term or final exams, issuing of student letters and transcripts, and of registration in further courses until the overdue amount is paid in full. In extreme circumstances, the student may be asked to withdraw from the program. The school reserves the right to contact outside collection services to assist in collection of the amount owed.</p>
<b>Alexander College</b> <a href="https://alexandercollege.ca/admissions-and-registration/tuition-fees-and-refunds/">https://alexandercollege.ca/admissions-and-registration/tuition-fees-and-refunds/</a>	<p>Tuition fee payment is due in full within one business day of course registration. On the last day of Late Registration, payment is due before 4pm on that date. Courses not paid by the end of the business day on the add/drop/change deadline are dropped.</p>	<p>A Financial Hold is applied to student accounts in arrears (due to unpaid tuition fees, student association fees, Library fines, or any other recognized overdue payments).</p>
<b>Athabasca University</b> <a href="https://www.athabascau.ca/admissions/tuition-fees.html">https://www.athabascau.ca/admissions/tuition-fees.html</a>	<p>After selecting your program and/or individual courses, you will be required to complete tuition payments in order to finalize your registration and begin your online studies. You must pay all fees in full when you apply as a student or register for a course, but you only pay for a course once you register for it.</p>	<p>If your account is in arrears, you will not receive Athabasca University services, including, but not limited to: examination results, transcripts or records of academic standing, Letters of Permission, evaluation, graduation, library borrowing privileges, online computing access, or subsequent registrations until your accounts have been settled.</p> <p>This policy encompasses all financial obligations due Athabasca University, including those attributable to fees and deposits; non-return of equipment, material, or library books; failure to follow formal withdrawal or cancellation procedures; and any dishonoured cheques returned by the bank.</p>
<b>BC Institute of Technology (BCIT)</b> <a href="https://www.bcit.ca/admission/tuition-fees/full-time-studies/">https://www.bcit.ca/admission/tuition-fees/full-time-studies/</a>	<p>Tuition for new students is due 60 days prior to the start of classes. Fees for all returning students are due within 10 business days from the start of classes.</p>	<p>A hold on your account will prevent you from being able to register for courses.</p>

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<p><b>Camosun College</b></p> <p><a href="https://camosun.ca/registration-records/policies-and-procedures-students/fees-and-financial-policies-and-procedures">https://camosun.ca/registration-records/policies-and-procedures-students/fees-and-financial-policies-and-procedures</a></p>	<p>Tuition payments are due by the start of the third week of classes.</p>	<p>Late payment fee: \$50-\$499 = \$50, \$500+ = \$100</p> <p>Students will be restricted from registration and other services for the following reasons:</p> <p>Non-payment of fees, including Camosun College Student Society fees;</p> <p>Academic or non-academic misconduct;</p> <p>Submission of dis-honoured cheque or credit card for payment of fees;</p> <p>Other situations as determined by the Registrar.</p> <p>The Office of the Registrar will not issue official documents such as transcripts or parchments when restrictions are on file.</p>
<p><b>Capilano University</b></p> <p><a href="https://www.capilanou.ca/admissions/fees-finance/fee-payment-deadline/">https://www.capilanou.ca/admissions/fees-finance/fee-payment-deadline/</a></p>	<p>Tuition payments are due seven business days before classes start.</p>	<p>Beginning Spring 2022, late fees will be applied to student accounts each month of the current term when the balance remains unpaid (four months per term).</p> <p>If you have unpaid fees, you won't be able to re-enroll or obtain transcripts, letters or other university documents until your accounts are paid in full.</p>
<p><b>Coast Mountain College</b></p> <p><a href="https://www.coastmountaincollege.ca/registration-records/course-schedules-important-dates/important-dates">https://www.coastmountaincollege.ca/registration-records/course-schedules-important-dates/important-dates</a></p> <p><a href="https://www.coastmountaincollege.ca/registration-records/tuition-fees-and-payments">https://www.coastmountaincollege.ca/registration-records/tuition-fees-and-payments</a></p> <p><a href="https://www.coastmountaincollege.ca/docs/default-source/policies/education-policies-and-procedures/education-policies/payment-and-refund-policy.pdf">https://www.coastmountaincollege.ca/docs/default-source/policies/education-policies-and-procedures/education-policies/payment-and-refund-policy.pdf</a></p>	<p>Tuition payments are due 10 business days before the start of classes.</p>	<p>The College will set tuition payment deadlines and has the ability to de-register students for non-payment.</p>
<p><b>College of New Caledonia</b></p> <p><a href="https://cnc.bc.ca/admissions/records">https://cnc.bc.ca/admissions/records</a></p> <p><a href="https://cnc.bc.ca/docs/default-source/admissions/important-date-and-deadlines-poster-2022---2023.pdf?sfvrsn=a244f385_0">https://cnc.bc.ca/docs/default-source/admissions/important-date-and-deadlines-poster-2022---2023.pdf?sfvrsn=a244f385_0</a></p>	<p>Tuition payments are due eight business days before the start of classes.</p>	<p>Note that official transcripts will not be released to you, or on your behalf, if financial (such as tuition) or other obligations to the College are outstanding.</p>

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<b>College of the Rockies</b> <a href="https://cotr.bc.ca/student-services/registrar/tuition-and-fees/">https://cotr.bc.ca/student-services/registrar/tuition-and-fees/</a>	Tuition payments are due one month before the start of classes.	All assessed fees (tuition, emergency loans, overdue library book fines, etc) must be paid in full before a student is allowed to register/re-register for a program or course, attend classes, or receive a statement of grades, official transcript, or credential.
<b>Columbia College</b> <a href="https://www.columbiacollege.ca/wp-content/uploads/2022/06/Academic-Calendar-2022-2023.pdf">https://www.columbiacollege.ca/wp-content/uploads/2022/06/Academic-Calendar-2022-2023.pdf</a>	Tuition payments are due at least one month before the start of classes.	Any fees paid are applied firstly to the removal of any existing indebtedness to the College. No official transcripts, certificates, diplomas or Associate Degrees are issued to a student who is in debt to the College, nor is the student permitted to re-register until all debt is cleared.
<b>Corpus Christi College</b> <a href="https://corpuschristi.ca/about-us/academic-policies/">https://corpuschristi.ca/about-us/academic-policies/</a> <a href="https://corpuschristi.ca/quick-links/request-transcripts/">https://corpuschristi.ca/quick-links/request-transcripts/</a>	Not identified	If a student has an outstanding balance at the College or at the Micallef Library at St. Mark's College, a grades report, transcript or graduation certificate will not normally be issued until the account is settled.
<b>Coquitlam College</b> <a href="https://www.coquitlamcollege.com/wp-content/uploads/2022/02/Semester-Registration-Payment-Guideline-Student.pdf">https://www.coquitlamcollege.com/wp-content/uploads/2022/02/Semester-Registration-Payment-Guideline-Student.pdf</a> <a href="https://www.coquitlamcollege.com/wp-content/uploads/2022/10/2.1.1-Tuition-Other-Fees-and-Refunds.Revised.Sept-15.22-1.pdf">https://www.coquitlamcollege.com/wp-content/uploads/2022/10/2.1.1-Tuition-Other-Fees-and-Refunds.Revised.Sept-15.22-1.pdf</a>	<p>Tuition and related fees are due 10 business days from the student's registration date.</p> <p>Students with an unpaid tuition balance will not be contacted by phone, email, or letter mail.</p>	<p>The College reserves the right to withdraw a student from course/s due to failure to pay an outstanding tuition balance.</p> <p>Students with outstanding financial obligations will not have access to the student portal, or be issued grades or transcripts.</p>
<b>Douglas College</b> <a href="https://www.douglascollege.ca/sites/default/files/docs//A57%20Tuition%20and%20Fees.pdf">https://www.douglascollege.ca/sites/default/files/docs//A57%20Tuition%20and%20Fees.pdf</a> <a href="https://www.douglascollege.ca/current-students/enrolment-services/fees-and-related-information/fee-refunds-and-penalty-rules">https://www.douglascollege.ca/current-students/enrolment-services/fees-and-related-information/fee-refunds-and-penalty-rules</a>	If all fees are not paid in full by the deadline, a Registration & Activity Hold and Late Payment Penalty of \$25 per registered course will be applied to your account. Additional Late Payment Penalties of \$100 will be applied to accounts which are outstanding.	If you have outstanding fees you will not be deregistered from all or some of your courses. If you have outstanding fees after this time you will be charged a penalty of \$25 per registered course and will have a registration activity hold placed on your account.
<b>Emily Carr University of Art + Design</b> <a href="https://www.ecuad.ca/student-life/student-services/request-transcripts">https://www.ecuad.ca/student-life/student-services/request-transcripts</a> <a href="https://www.ecuad.ca/about/administration/financial-services/tuition-fees/tuition-fees-faq#what-happens-if-i-don%E2%80%99t-pay-my-tuition-balance-by-the-deadline?">https://www.ecuad.ca/about/administration/financial-services/tuition-fees/tuition-fees-faq#what-happens-if-i-don%E2%80%99t-pay-my-tuition-balance-by-the-deadline?</a>	<p>Students who have not paid their tuition balance in full by Tuition Deadline, and have not been granted a tuition deferral, will be charged a \$50 late fee.</p> <p>If the balance remains outstanding, students will be de-registered from all courses. Students who have been deregistered are not permitted to attend classes, nor will they be able to register for new courses or request transcripts. Deregistered students will still be responsible for full payment of assessed tuition fees.</p>	Students with a financial hold will not be able to order transcripts. Please contact Financial Services regarding payment for outstanding fees.

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<b>Fairleigh Dickinson University</b> <a href="https://www.fdu.edu/campuses/vancouver-campus/enrollment-services/transcripts/">https://www.fdu.edu/campuses/vancouver-campus/enrollment-services/transcripts/</a> <a href="https://www.fdu.edu/campuses/vancouver-campus/enrollment-services/tuition-fees/make-a-payment/">https://www.fdu.edu/campuses/vancouver-campus/enrollment-services/tuition-fees/make-a-payment/</a> <a href="https://www.fdu.edu/campuses/vancouver-campus/enrollment-services/registration/">https://www.fdu.edu/campuses/vancouver-campus/enrollment-services/registration/</a>	<p>A late payment charge will be collected at the time any payment (full or partial) is applied to an outstanding balance.</p>	<p>Students with outstanding accounts will not be able to register until their accounts are paid in full. Academic records also will be withheld until all financial obligations have been resolved.</p> <p>All prior account balances and holds must be satisfied before you can obtain an official copy of your transcript. If your account is on any type of hold, your request will not be processed.</p>
<b>Fraser International College</b> <a href="https://www.fraseric.ca/admissions/conditions-of-enrolment/">https://www.fraseric.ca/admissions/conditions-of-enrolment/</a> <a href="https://www.fraseric.ca/student-success/request-a-document/">https://www.fraseric.ca/student-success/request-a-document/</a>	Not identified	<p>Students will not be permitted to commence or continue their program at the beginning of any term until all outstanding tuition, fees, charges and accounts, including any outstanding amounts from prior terms, are paid.</p> <p>A letter of enrolment cannot be downloaded and must be requested from us if you have an outstanding balance owed to FIC.</p>
<b>Justice Institute of BC</b>	Not identified	Not identified
<b>Kwantlen Polytechnic University</b> <a href="https://www.kpu.ca/records/transcripts">https://www.kpu.ca/records/transcripts</a> <a href="https://calendar.kpu.ca/registration/paying-fees/">https://calendar.kpu.ca/registration/paying-fees/</a>	<p>The balance of fees owing must be paid in full each term on or before the published fee payment deadline.</p> <p>Any fees outstanding after the fee payment deadline will incur a 5% interest penalty and an additional 2% on the first of each month thereafter. If an outstanding account balance exists, KPU reserves the right to forward the account to collections.</p> <p>In addition to the interest penalty, an Accounting Hold preventing academic progression will be placed on a student's account. An Accounting Hold prevents course registration, issuance of enrollment verification, issuance of transcripts, and graduation. The accounting hold will be removed when the outstanding balance, including all penalties, is paid in full.</p>	<p>A transcript request will not be processed if any student university account is outstanding.</p>
<b>Langara College</b> <a href="https://langara.ca/registration-and-records/official-transcripts/index.html">https://langara.ca/registration-and-records/official-transcripts/index.html</a> <a href="https://langara.ca/registration-and-records/tuition-and-service-fees/refunds.html">https://langara.ca/registration-and-records/tuition-and-service-fees/refunds.html</a>	<p>Late charges are applied to all overdue accounts.</p> <p>A \$25.00 fee will be charged for NSF cheques. Students remain responsible for any outstanding balances. If their fees are not paid by the dates indicated in the Registration Guide, interest (1.8%) and late payment fees (\$10 per month) will be charged. All future financial transactions within the College must be paid by cash, money order, or certified cheque.</p>	<p>Students must meet all obligations relating to registration fees, library books/fines, and borrowed equipment before the College will release an official transcript.</p> <p>Students who have an outstanding debt to the College for any reason (non-payment of fees, library fines, overdue books, unreturned equipment, etc.) will not be permitted to register for courses, be assessed for application to other college programs, or receive any college credential or transcript.</p>
<b>LaSalle College</b>	Not found	Not found

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<p><b>Nicola Valley Institute of Technology</b></p> <p><a href="https://www.nvit.ca/registration/admission.htm">https://www.nvit.ca/registration/admission.htm</a></p> <p><a href="https://www.nvit.ca/docs/program_calendar_2021_2022.pdf">https://www.nvit.ca/docs/program_calendar_2021_2022.pdf</a></p>	<p>Tuition and other fees must be paid in full at the time of registration.</p>	<p>Learners with overdue tuition and fees will be withdrawn from all coursework. Learners with unpaid accounts continue to be responsible for the outstanding tuition and fees after they are withdrawn.</p> <p>Learners will not be able to access grades or transcripts, and/or register in other courses until all overdue tuition and fees are paid.</p>
<p><b>North Island College</b></p> <p><a href="https://www.nic.bc.ca/financial-support/tuition-and-costs/payment-information/">https://www.nic.bc.ca/financial-support/tuition-and-costs/payment-information/</a></p> <p><a href="https://www.nic.bc.ca/pdf/policy-4-04-tuition-fees-and-refunds.pdf">https://www.nic.bc.ca/pdf/policy-4-04-tuition-fees-and-refunds.pdf</a></p>	<p>Failure to pay tuition and fees by the published deadlines will result in the cancellation of a student's application and/or registration for all terms, unless approved alternate arrangements have been made. NIC may also withhold or deny services until all outstanding debt to NIC is resolved.</p> <p>NIC may charge a reinstatement fee to students who have not paid the balance of their fees by the deadline and who wish to be reinstated. NIC cannot guarantee students deregistered for nonpayment of fees a seat in a specific program, course or placement on a waitlist.</p>	<p>A student may be denied admission, registration, grades, official transcripts or credentials until outstanding debts to the college have been paid.</p>
<p><b>Northern Lights College</b></p> <p><a href="https://www.nlc.bc.ca/Records/Transcripts">https://www.nlc.bc.ca/Records/Transcripts</a></p> <p><a href="https://www.nlc.bc.ca/Registration/feepayment">https://www.nlc.bc.ca/Registration/feepayment</a></p> <p><a href="https://www.nlc.bc.ca/Registration/HowtoRegister">https://www.nlc.bc.ca/Registration/HowtoRegister</a></p>	<p>Failure to pay in full by the fee payment deadline will result in account holds, collection activities, and possible de-registration.</p> <p>Restrictions on registration can be for things like overdue library books, outstanding tuition payments, academic monitoring requirements to meet with your program chair. You need to clear any restrictions on your account before you can register.</p>	<p>The College reserves the right to withhold official records for students in arrears or with outstanding books or tools.</p>
<p><b>Okanagan College</b></p> <p><a href="https://webapps-5.okanagan.bc.ca/ok/Calendar/fees">https://webapps-5.okanagan.bc.ca/ok/Calendar/fees</a></p>		<p>Okanagan College reserves the right to place a student on financial hold. When a student has been placed on financial hold, no subsequent registration activity will be allowed, no statement of grades or transcripts of academic record will be issued and the student will not be allowed to graduate. The Financial Aid and Awards office and the library will be notified and use of the library may be restricted. The student will not be eligible to register in any future courses until the financial hold is removed. The financial hold will be removed when the outstanding balance, including all interest penalties, is paid in full. In respect of any other indebtedness to Okanagan College, subsequent registration may be denied until these accounts are fully paid.</p>

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<p><b>Quest University</b></p> <p><a href="https://questu.ca/wp-content/uploads/2021/10/Student-Account-Payments.pdf">https://questu.ca/wp-content/uploads/2021/10/Student-Account-Payments.pdf</a></p> <p><a href="https://questu.ca/academics/registrar/">https://questu.ca/academics/registrar/</a></p>	<p>Any outstanding balances will be assessed a 1.5% monthly (19.5% annually) interest charge beginning the 1st of the month from each payment deadline.</p>	<p>Students with outstanding fees will not receive grades or an official transcript, nor will they be allowed to access course registration for future terms until outstanding fees have been paid in full.</p> <p>Transcript requests will not be processed for students with an outstanding financial balance or a hold on their university account until the hold is cleared.</p>
<p><b>Royal Roads University</b></p> <p><a href="https://www.royalroads.ca/admission/tuition-fees/ways-pay">https://www.royalroads.ca/admission/tuition-fees/ways-pay</a></p> <p><a href="https://www.royalroads.ca/sites/default/files/2022-03/2022Mar11-CreditCollection-Policy.pdf">https://www.royalroads.ca/sites/default/files/2022-03/2022Mar11-CreditCollection-Policy.pdf</a></p> <p><a href="https://www.royalroads.ca/current-students/registration-records-services/transcript-requests">https://www.royalroads.ca/current-students/registration-records-services/transcript-requests</a></p>	<p>You can ask the Registrar's Office to send a copy of your transcript to you, or to the organization that needs it. If you owe fees or fines to the university, you'll need to pay them before you can begin your request.</p> <p>We charge a penalty fee for every overdue invoice, late payment or insufficient cheque.</p> <p>We'll do as much as we can to help you find ways to clear your debts with the university. But we also reserve the right to withhold services or ask that you withdraw from your program if your debts remain.</p>	<p>All amounts due to the university must be paid on or before the due date unless the Associate Vice President, Finance has approved other payment arrangements in advance.</p> <p>Associate Vice President, Finance is responsible for establishing credit terms and ensuring the collection of overdue accounts. This includes tuition and other mandatory fees and any other amounts owing to the university. The university reserves the right to withhold services and require withdrawal if payment terms are not met. The university reserves the right to transfer any overdue account to an external collection agency for further action.</p>
<p><b>Selkirk College</b></p> <p><a href="https://iq4prod1.smartcatalogiq.ca/en/Catalogs/Selkirk-College/2022-2023/Academic-Calendar-2022-2023/Tuition-and-Fees/Tuition-fees">https://iq4prod1.smartcatalogiq.ca/en/Catalogs/Selkirk-College/2022-2023/Academic-Calendar-2022-2023/Tuition-and-Fees/Tuition-fees</a></p>		<p>A hold will be placed on the student's account after fee deadlines when there is an outstanding balance owing. Students with outstanding fees on their account will not:</p> <ul style="list-style-type: none"> <li>-be able to apply to graduate</li> <li>-receive credentials</li> <li>-retain registration privileges for future semesters</li> <li>-have access to their Tuition and Enrolment Certificate (T2202 tax form)</li> <li>-have access to their official academic transcripts</li> </ul> <p>until all fees are paid in full.</p>

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<p><b>Simon Fraser University</b></p> <p><a href="https://www.sfu.ca/students/fees.html">https://www.sfu.ca/students/fees.html</a></p> <p><a href="https://www.sfu.ca/policies/gazette/administrative/ad3-05.html">https://www.sfu.ca/policies/gazette/administrative/ad3-05.html</a></p> <p><a href="https://www.sfu.ca/students/records/transcript.html#importantinfo">https://www.sfu.ca/students/records/transcript.html#importantinfo</a></p>	<p>Outstanding fees on your student account must be paid by the due date of each term. You will be assessed a monthly interest charge on the outstanding overdue balance on your account. The rate is 2% per month (18% per annum).</p> <p>If you have outstanding fees on your student account you cannot enroll in a subsequent term, and other sanctions will be applied.</p>	<p>If at the end of the semester an undergraduate or graduate student owes \$50.00 or more to the University for tuition fees, residence fees, emergency student loans, specified fines or combination thereof, the student will not be eligible to register in succeeding semesters until all amounts owing to the University have been paid. Library fines are, as previously stated, excluded from this procedure.</p> <p>If after the actions previously described have been taken, and an amount still is owing, the Bursar's Office will notify the debtor that the account may be placed in the hands of a collection agency unless payment is made within fifteen days. If payment is not made in fifteen days the account may then be placed in the hands of a collection agency.</p> <p>Transcripts will not be issued to or for a student or alumnus with outstanding indebtedness to the University.</p>
<p><b>Trinity Western University</b></p> <p><a href="https://www.twu.ca/academics/office-registrar/financial-information/late-fees">https://www.twu.ca/academics/office-registrar/financial-information/late-fees</a></p> <p><a href="https://www.twu.ca/academics/office-registrar/policies/contractual-statement">https://www.twu.ca/academics/office-registrar/policies/contractual-statement</a></p>	<p>Overdue accounts will be assessed as a late payment fee at the end of each semester.</p> <p>\$100 - \$1000.99 outstanding: \$25 fee  \$1001 - \$2500.99 outstanding: \$50 fee  \$2501 - \$5000.99 outstanding: \$75 fee  \$5001+ outstanding: \$100 fee</p>	<p>If there is any outstanding indebtedness to the University, degree parchments, transcripts, and other official documents will not be released until such matters have been cleared with the Office of the Registrar.</p>

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<p><b>Thompson Rivers University</b></p> <p><a href="https://www.tru.ca/current/enrolment-services/tuition/paymentdeadline.html#latepayment">https://www.tru.ca/current/enrolment-services/tuition/paymentdeadline.html#latepayment</a></p>		<p>Students who have an overdue balance will be placed on financial hold.</p> <p>While on financial hold, students may have:</p> <ul style="list-style-type: none"> <li>- a \$75 penalty applied to their account each term;</li> <li>- 2% interest applied to the outstanding balance (includes previously applied interest/penalties) at the beginning of each month; and</li> <li>- any registrations in subsequent terms cancelled.</li> </ul> <p>Other registration activities withdrawn:</p> <ul style="list-style-type: none"> <li>- add, drop or change course registration</li> <li>- view grades</li> <li>- confirmation of enrolment letters/forms, including visa extension letters</li> <li>- final exam registration and course extensions (OL)</li> <li>- order transcripts</li> <li>- receive degree, diploma or certificate</li> <li>- any registrations in the current semester cancelled. To re-register the student will have to pay the outstanding balance plus a reinstatement fee.</li> </ul> <p>The financial hold will be removed when the outstanding balance, including all penalty and interest charges, is paid in full.</p>



	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<p><b>University of BC - Vancouver</b></p> <p><a href="https://students.ubc.ca/enrolment/finances/paying-tuition/late-payment-fees">https://students.ubc.ca/enrolment/finances/paying-tuition/late-payment-fees</a></p>	<p>Interest will be charged at a rate of prime plus 6% per annum. Interest is calculated towards the end of each month and charged on all outstanding amounts that are past due.</p>	<p>A student may be placed on financial hold as a result of outstanding fees, including tuition and student fees, parking and library fines, and Student Housing and Hospitality Services fees. The financial hold will be removed when the outstanding balance, including penalties, is paid in full.</p> <p>If you are put on financial hold, you will be blocked from the following registration activities:</p> <ul style="list-style-type: none"> <li>- New course registration</li> <li>- Registering in course waitlists</li> <li>- Switching course sections</li> <li>- Viewing your grades summary</li> <li>- Ordering transcripts</li> </ul> <p>If you are placed on hold, you will not be dropped from class automatically and your professors will not be notified; however, the following will happen:</p> <ul style="list-style-type: none"> <li>- Your registration will be blocked; however, you will still be able to drop or withdraw from courses before the course change dates.</li> <li>- A \$35.00 processing fee will be assessed.</li> <li>- You will be assessed financial interest towards the end of every month.</li> <li>- You will not be able to order transcripts and diplomas.</li> <li>- UBC Student Housing and Hospitality Services may refuse admission to residences, withdraw residence and dining privileges, and require you to vacate the premises.</li> <li>- Parking and Access Control may withdraw parking privileges and tow your parked vehicles.</li> <li>- The Library may withdraw borrowing privileges and electronic access.</li> </ul> <p>Accounts severely past due will be sent to a collections agency.</p>

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<p><b>University of BC - Okanagan</b></p> <p><a href="https://students.ok.ubc.ca/courses-money-enrolment/finances/tuition-and-fees/">https://students.ok.ubc.ca/courses-money-enrolment/finances/tuition-and-fees/</a></p>		<p>A student may be placed on financial hold as a result of outstanding fees, including tuition and student fees, parking and library fees, and Student Housing &amp; Hospitality Service fees.</p> <p>What happens when you're on financial hold?</p> <ul style="list-style-type: none"> <li>- Registration will be blocked</li> <li>- A \$35.00 processing fee will be assessed</li> <li>- Interest will be assessed at the end of every month</li> <li>- Ordering transcripts and diplomas will be unavailable</li> <li>- UBC Student Housing &amp; Hospitality Services may refuse admission to residences, may withdraw residence and dining privileges, and may require a resident to vacate the premises</li> <li>- Parking may withdraw parking privileges and tow vehicles</li> <li>- The Library may withdraw borrowing privileges and electronic access</li> </ul> <p>Accounts severely past due can be sent to a collection agency.</p> <p>What registration activities will be blocked:</p> <ul style="list-style-type: none"> <li>- New course registration</li> <li>- Registration in course wait lists</li> <li>- Switching course sections</li> <li>- Viewing your grades summary</li> <li>- Ordering transcripts</li> </ul> <p>The financial hold will be removed when the outstanding balance, including penalties, is paid in full.</p>
<p><b>University Canada West</b></p> <p><a href="https://www.ucanwest.ca/alumni/request-a-transcript">https://www.ucanwest.ca/alumni/request-a-transcript</a></p> <p><a href="https://resources.finalsite.net/images/v1576851486/uwoca/pvsbjxbyhxfzxnzntsf/9015-student-records-rev-feb-2014.pdf">https://resources.finalsite.net/images/v1576851486/uwoca/pvsbjxbyhxfzxnzntsf/9015-student-records-rev-feb-2014.pdf</a></p>		<p>An official transcript will not be issued until all academic or registrar's holds, or any outstanding financial obligations to University Canada West have been cleared.</p> <p>If a student has outstanding required documents or outstanding debts to the University, access to official records will be restricted and certain academic documents (e.g., transcripts, degree parchments) may be withheld until payment is received in full.</p>

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<b>University of the Fraser Valley</b> <a href="https://www.ufv.ca/registration/fees-and-payments/payment-deadlines/">https://www.ufv.ca/registration/fees-and-payments/payment-deadlines/</a> <a href="https://ufv.ca/media/assets/admissions/forms/Official-Transcript-Request.pdf">https://ufv.ca/media/assets/admissions/forms/Official-Transcript-Request.pdf</a>	If you don't pay in full by the deadline: <ul style="list-style-type: none"> <li>- You will be charged a \$50 late payment penalty.</li> <li>- You may be withdrawn from your courses for non-payment.</li> <li>- If you are withdrawn from your courses for non-payment, you will lose your \$200 registration deposit.</li> <li>- To be re-instated in your classes after non-payment, you will need to pay the full amount plus the \$200 deposit.</li> </ul>	Transcripts will not be released if your financial account is in arrears.
<b>University of Northern BC</b> <a href="https://www2.unbc.ca/finance/accounts-receivable/fees-unbc">https://www2.unbc.ca/finance/accounts-receivable/fees-unbc</a> <a href="https://www2.unbc.ca/finance/accounts-receivable/past-due-accounts">https://www2.unbc.ca/finance/accounts-receivable/past-due-accounts</a> <a href="https://www2.unbc.ca/sites/default/files/sections/finance/finance_student_accounts_receivable_billing_collection.pdf">https://www2.unbc.ca/sites/default/files/sections/finance/finance_student_accounts_receivable_billing_collection.pdf</a>	Late payment penalties at the monthly rate of 2% will be assessed on any outstanding balance when the account reaches 30 days past due and every 30 days subsequent until the account is paid in full.	Students who fail to pay their fees by the due date, or withdraw or otherwise leave the University, remain liable for unpaid accounts. The University may take legal action or use an external collection agency to recover unpaid accounts. Legal costs incurred by the University in this process would be added to a student's account.  A financial hold will be placed on all accounts with remaining balances 30 days from the due date preventing future registration, the release of official academic transcripts and the receipt of parchments.
<b>University of Victoria</b> <a href="https://www.uvic.ca/students/academics/exams-grades-and-transcripts/transcripts/index.php#ipn-order-official-transcripts">https://www.uvic.ca/students/academics/exams-grades-and-transcripts/transcripts/index.php#ipn-order-official-transcripts</a>		We won't process transcript orders until we've received payment in full, or if you owe fees to UVic that have been sent to collections.
<b>Vancouver Community College</b> <a href="https://www.vcc.ca/applying/registration-services/fees-and-payments/">https://www.vcc.ca/applying/registration-services/fees-and-payments/</a> <a href="https://www.vcc.ca/media/vancouver-community-college/content-assets/documents/policies/b-1-4-delinquent-accounts-policy-1997-05-13.pdf">https://www.vcc.ca/media/vancouver-community-college/content-assets/documents/policies/b-1-4-delinquent-accounts-policy-1997-05-13.pdf</a>		VCC does not allow students with outstanding tuition fees to attend classes and discontinues such students from the program or course. Re-instatement into the program or course requires permission from the dean as well as payment of outstanding debts. VCC charges a re-instatement fee in addition to the regular fees. Outstanding debts are sent for collection.
<b>Vancouver Island University</b> <a href="https://www.viu.ca/admissions/fees">https://www.viu.ca/admissions/fees</a>		Students with outstanding debts to the University such as tuition fees, library fines, NSF cheques, parking violation fines, or overdue emergency loans will not be permitted to register and are not eligible to receive an official transcript of marks, certificate, diploma or degree until the accounts are paid.  Official transcripts will not be issued until all financial obligations to VIU have been cleared.

	Fee Payments and Deadlines	Financial Hold, Registration Hold, and/or Transcript Hold
<p><b>Yukon University</b></p> <p><a href="https://www.yukonu.ca/admissions/money-matters">https://www.yukonu.ca/admissions/money-matters</a></p> <p><a href="https://www.yukonu.ca/sites/default/files/policies/AF%204.2%20Tuition%20and%20Fee%20Collection%20Procedures.pdf">https://www.yukonu.ca/sites/default/files/policies/AF%204.2%20Tuition%20and%20Fee%20Collection%20Procedures.pdf</a></p>	<p>Students who fail to pay by the payment deadline will be blocked from future registrations with the University and have restricted access to library loans and official documents such as transcripts and parchments.</p>	<p>Up to ten working days after tuition and fees are due, a final outstanding student account report will be run with a hold being placed on all student accounts with an outstanding tuition and fees balance. A final communication will be sent to these students confirming that access to registration, library services and official documents will be restricted until the account is paid in full.</p>
<p><b>Yorkville University</b></p> <p><a href="https://www.yorkvilleu.ca/wp-content/uploads/2022/06/BC-Academic-Calendar-June-24-2022.pdf">https://www.yorkvilleu.ca/wp-content/uploads/2022/06/BC-Academic-Calendar-June-24-2022.pdf</a></p>		<p>The University has the right to place a hold against issuing official transcripts for students with unpaid financial obligations to the University and to deny registration in additional courses until all such debts are paid in full.</p>

# BCCAT

*Your guide through post-secondary education.*



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