



Student Debt Policy

2026-27

Authors:	Student Services
Publication date:	August 2025
Amended:	July 2025
Review date:	April 2026

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University of Essex

Student Debt Policy 2026-27

Content, aims and objectives

1. The University is committed to treating students in a fair and reasonable manner in relation to the management of their financial obligations and aims to minimise wherever possible the level of student debt payable direct to the University and the associated stress and financial burden that may occur as a result. The University's commitment is underpinned by two key principles:
 - a compassionate approach towards students incurring debt that seeks to secure the best interests of students and their studies, and
 - an approach that balances fairness to all students while safeguarding the interests of the University
2. Once registered at the University, all students, regardless of funding source and fee status, are personally responsible for their fees for the relevant programme of study, as outlined in the [Tuition Fee Payment and Liability Policy](#).
 - 2.1. Self-funded Home fee-paying students who opt *not* to pay their tuition fees in full, are required to pay fees in three equal instalments, payable each term.]
 - 2.2. Self-funded International fee-paying students who started their course in academic year 2024-25 or after, who opt *not* to pay their tuition fees in full, are required to pay fees in two equal instalments, payable in October and January (for October intake), in January and April (for January intake) or in April and October (for April intake).
 - 2.3. Self-funded International fee-paying students who started their course prior to academic year 2024-25, who opt *not* to pay their tuition fees in full, are required to pay fees in three equal instalments, payable each term.
3. Where a student's fees are funded by an external body (known as a "sponsor"), the University receives the fees directly in accordance with the requirements or rules of that sponsor. If a sponsor defaults on a payment or future payments, the student will become personally responsible for any unpaid fees.

Particular attention of the student is drawn to the following key terms in this

Policy:

4. This Student Debt Policy distinguishes between the following types of debt that a student may have as follows:
 - **Education debt** which means debt relating to the tuition fees payable for a course, including but not limited to, bench fees and completion fees;
 - **Non-education debt** which means debt relating to fees, charges or costs associated with services provided by the University not related directly to education including but not limited to, library fines, car parking charges, accommodation charges and nursery fees.
5. **As a last resort, the non-payment of Education Debt may prevent a student from continuing their studies or from receiving an academic award (see paragraph 10 for further details).**
6. The policy is underpinned by the University Regulations relating to Registration and Academic Affairs, in particular paragraph 5.12 in the regulations, in relation to the withdrawal of university facilities.

Policy framework

Scope of this Policy

7. The policy applies to all students studying and/or graduating in the academic year 2026-27.
8. Complaints or concerns about any aspect of the implementation and management of this policy and its provisions are handled in accordance with the Student Concerns and Complaints Procedure.
9. Nothing in this Student Debt Policy affects students' legal rights and remedies. Legal rights for students are outlined in detail in section 10 of the Student Terms and Conditions.

Education debt

10. Where a student has Education Debt and the University has not been able to recover sums owed to it, having given reasonable notice to the student, and taken appropriate action to support the student in the repayment of the relevant debt, the University may, having considered the full circumstances relating to the debt:
 - 10.1. prevent the student from registering for another programme of study or for a further period of study until the debt is cleared, and/or

- 10.2. pursue debt collection action to recover the sums owed, which could include legal action; and/or
- 10.3. as a last resort withhold the following, until the debt is cleared:
 - an academic award
 - relevant award documents including certificates and transcripts, and/or
 - the right for the student to attend graduation or other similar events
11. Students are encouraged to read paragraphs 30-32, which provides details as to how this can be avoided.
12. The Chief Financial Officer or their nominee, may, after reviewing the individual circumstances, permit a student subject to education debt to register for another programme of study or study for a further period of study where:
 - the amount owed is below an agreed level, **and**
 - where a clear payment plan has been agreed
13. The Registrar and Secretary or their nominee, may, after reviewing the individual circumstances, permit a student who is subject to education debt to have their academic award conferred.
14. The Academic Registrar or their nominee, may, after reviewing the individual circumstances, permit a student who is subject to education debt to attend graduation or other similar events.
15. The University will in all cases seek to adopt a proportionate approach to the application of any actions undertaken identified in paragraph 10 and will undertake an annual risk-based review of all outstanding programme fee debts, the results of which it will use to inform its decision making before seeking to apply such actions.

Non-education debt

16. Where a student has Non-Education Debt and the University has not been able to recover sums owed to it having given reasonable notice to the student, and taken appropriate action to support the student in the repayment of the relevant debt, the University may, having considered the full circumstances relating to the debt:
 - 16.1. withhold the provisions of the same types of services until payment has been made. For example, the University may withhold library facilities if a student has outstanding library fines; and/or

- 16.2. pursue debt collection action in-year to recover the sums owed, which could include legal action; and/or
- 16.3. as a last resort withhold the following **if the non-educational debt amount is greater than £100**, until the debt is cleared:
 - prevent the student from registering for another programme of study or for a further period of study
 - the right for the student to attend graduation; this does not include the conferral of an award or transcript, which is still permitted
17. The University will not withhold official transcripts or take any other punitive action against a student in relation to a balance owed that arises from an error in the University's administration of Title IV, HEA programs.

Debt management

18. The University considers each case of student debt on an individual basis and does so fairly and impartially, taking into account the University's knowledge of the individual financial and personal circumstances of the student before deciding upon a course of action.
19. All evidence provided by the student in relation to their financial or personal circumstances is treated sensitively and in accordance with legal requirements related to the management of personal data, which are outlined in the [Student Privacy Notice](#).
20. The University is responsible for ensuring that students are given early warning of any action that may be taken against them and guidance on how to overcome their financial difficulties. Early communication to students in debt includes information on how to pay, relevant contact details, sources of debt advice, including details of the types of hardship support offered by the University (see paragraphs 30-32) and how to access them, and information about the academic and legal sanctions that may be imposed as a consequence of debt.
21. The University is responsible for taking reasonable steps to prevent an escalation in debt, for example, by removing or limiting access to services rather than permitting access to continue and debt to accrue.
22. The University reserves the right to apply any bursary payments owed to a student towards the settlement of any outstanding debts the student may have with the University. For all applicable bursaries to which this condition applies, it will be clearly stated in the respective bursary Terms and Conditions.

23. The University provides regular reminders to students in debt of the need to clear the debt and of any likely consequences of non-payment in good time if a payment is missed.
24. The University pursues all debts, regardless of amount, in accordance with this Student Debt Policy and the Student Contract and reserves the right to take legal and other necessary action in order to recover all debt where it deems it to be appropriate.
25. Students in debt may incur additional late fee charges if debt collection takes place by the external debt collection agency, representing actual costs and expenses incurred to manage and/or process the relevant debt. Whether these are payable by the student will be at the discretion of the University and will be notified to the student in a reasonable period of time before such charges are applied.
26. Where appropriate, the University may consider offering a tailored payment plan to the student. Approval of such a plan is at the sole discretion of the University and will be based on the student's individual circumstances. Students may be required to provide evidence of their primary source of funding, which may be taken into account during the decision-making process.
27. Students are required to ensure contact and other relevant information is always up to date to ensure effective and timely communication in relation to debt management.
28. Students are encouraged to inform the University of any errors or disputes with any charges imposed by the University and at the earliest opportunity, so that this can be reviewed and rectified, without the need of further action by the University to recover debt.
29. The University will not impose disproportionate sanctions for an amount of debt reasonably considered to be small, but attempts will continue to be made to recover the debt as set out in this Student Debt Policy, which may result in the student being responsible to cover the University's reasonable and properly incurred expenses in doing so.

Debt advice

30. The University provides a range of advice and support for students experiencing difficulties in paying any fees and charges. Students are encouraged to inform the University and to seek advice at the earliest opportunity. Students are also entitled at any time to obtain independent third-party advice on their personal finance situation.
31. Advice is available to students across all campuses and includes personal tutors, Student Services (via the Student Services Hub) and the Students' Union Advice Centre:
 - Student Services Hub: www.essex.ac.uk/student/advice-and-support

- Student Wellbeing Inclusivity Service (SWIS): Health, wellbeing and access advice.
 - Funding Team: Money, fees and funding advice
 - Careers Service: Develop skills, find opportunities and gain experiences.
 - Finance Team: Payments, invoices and university debt
 - Students' Union Advice Centre: www.essexstudent.com/services/advice_centre
32. Independent Advice Services include:
- National Debtline: www.nationaldebtline.org (Freephone) 0808 080 4000
 - Citizens Advice: www.citizensadvice.org.uk 0800 144 8848
 - Civil Legal Advice: www.gov.uk/civil-legal-advice 0845 345 4345

Withdrawal through debt

33. As noted under paragraph 9, students with Education Debt may be required, as a last resort, to withdraw from their studies at the University. Students in this position will be contacted directly by the Finance Team to confirm that they are due to be withdrawn. This will result in the student's contract with the University ending. Please see the [terms of your student contract](#) for more details.
34. The Finance team assesses all debt cases individually and at the point of withdrawal, refers those to be withdrawn to the appropriate team in the Academic Section acting reasonably, taking into account individual circumstances of the case, such as:
- the level of debt
 - the extent to which attempts have been made to arrange and/or adhere to a customised payment plan
 - any special circumstances that are beyond the student's reasonable control
 - any previous payment record or debt incurred
 - visa status and whether the student is required to pay their debt as a condition of their immigration sponsorship.
35. A student who holds a student visa is required to have sufficient funds to cover the cost of their education. Failure to pay charges owed to the University may result in the University withdrawing the student from their studies and their student contract ended, regardless of academic performance. Student visa holders withdrawn from their studies due to debt also have their immigration sponsorship withdrawn from the Home

Office in accordance with the University's obligations as a Student Sponsor. The University will also not issue a new CAS for a further period of immigration sponsorship, if required, to students with educational debt.

36. Students who clear debt after the completion of the withdrawal process and wishes to apply for immediate reinstatement, within the two week deadline (unless they have exceptional circumstances), may only be re-instated onto their programme of study in accordance with the immediate reinstatement procedure, unless it is as a consequence of an appeal (see paragraphs 37). The University may require the student to produce evidence of their ability to fund their studies, and/or their accommodation before allowing the student to be reinstated onto their programme of study.
37. A student who wishes to appeal against a withdrawal decision due to debt, should do so in writing to the Chief Financial Officer or their nominee by emailing income@essex.ac.uk, outlining the grounds for appeal. Grounds for appeal may include:
 - evidence of factual error or new information that has come to light that may have resulted in a different decision
 - evidence that University procedures have not been followed correctly when managing the decision to withdraw the student
38. The Chief Financial Officer or their nominee will consider the appeal and decide either to (i) re-admit the student; or (ii) to dismiss the appeal and uphold the original decision.

Debt Collection Agency

39. The University may refer Education Debt to an independent debt collection agency at any point during the academic year, or after, where is deems it necessary to recover outstanding payments. More specifically, this may include the following:
 - during a student's period of study
 - after completion of studies
 - following withdrawal from a course.
40. Overdue student accommodation fees for current students, are referred to an independent debt collection agency at the end of each academic year once the accommodation contract has completed.
41. In all cases outlined in paragraph 39 and 40, the agency will contact the student directly to recover the debt.

42. **The University may also seek to recover any additional costs and expenses incurred as part of the debt recover process, including legal fees, where legal action is required.**

Policy review

43. The policy is reviewed and approved annually by the Academic Registrar and Chief Financial Officer. The review will be undertaken with other relevant stakeholders as appropriate, including the Students' Union, and any proposed changes will be submitted to the University Steering Group for consideration and approval if necessary.

Policy definitions list (Glossary)

Academic award

A formal qualification (e.g., degree, diploma, certificate) conferred by the University upon successful completion of a programme of study.

Bursary

A financial award provided by the University to support students, which may be subject to specific terms and conditions.

Completion fees

Charges applied for continued supervision or access to facilities beyond the standard period of study, typically for postgraduate research students.

Debt Collection Agency

An external company appointed by the University to recover unpaid debts on its behalf.

Education debt

Any debt related to tuition fees, bench fees, or completion fees for a course of study at the University.

Non-education debt

Any debt related to University services not directly tied to education, such as accommodation charges, library fines, car parking fees, or nursery costs.

Payment plan

A customised agreement between the student and the University to pay outstanding fees in instalments over a specified period.

Primary source of funding

The main financial source used by a student to pay for their studies, such as a government loan, scholarship, sponsor, or personal funds.

Sponsor

An external organisation or body (e.g., government, employer, scholarship provider) that agrees to pay a student's tuition fees on their behalf.

Student contract

The legally binding agreement between the student and the University, outlining the rights and responsibilities of both parties.

Student visa

A visa issued to international students allowing them to study in the UK, subject to compliance with immigration and University requirements.

Tuition Fee Payment and Liability Policy

A separate University policy that outlines how tuition fees are charged, paid, and refunded, and the student's financial responsibilities.

Document Control Panel

The policy is reviewed annually by relevant teams and stakeholders as appropriate, including the Students' Union, and any proposed changes are submitted to the University Steering Group (USG) for approval.

Field	Description
Title	University of Essex Student Debt Policy 2026-27
Policy Classification	Policy
Security Classification	Open
Policy Manager Role	Funding Manager
Nominated Contact	funding@essex.ac.uk
Responsible UoE Section	Academic Section
Approval Body	University Steering Group (USG)
Signed Off Date	July 2025
Publication Status	Published
Published Date	August 2025
Last Review Date	April 2025
Minimum Review Frequency	Annual
Review Date	April 2026
Unique ID	0252

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