



# Debt Management Policy

## Accommodation Essex

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# Debt Management Policy

## Scope and Objectives

All debts owed to the University will be pursued to the fullest extent allowed by the law.

The University's policy is to treat students in a fair and reasonable manner regarding their responsibility to pay for their accommodation. The aims of the Policy are to minimise levels of student accommodation debt, reduce the stress and financial burden on all students (not just those in debt) that arises from high levels of debt, and protect the overall financial health of the University, allowing it to continue to invest in and provide affordable student accommodation for the future.

This policy document explains the University's approach to student accommodation debt. It applies to all current and former students, whether full-time or part-time, undergraduate, or postgraduate, home, or international, whether registered at the University or a partner institution such as South Essex College.

If a student is unable to pay for accommodation and other services provided by the University, it may not be in the student's interest to embark on a further year of study until their financial position improves. This policy highlights University regulations that may prevent a student from progressing to the next year of study whilst they are in poor financial standing. This policy also explains when the University will act through the courts for recovery of debt and/or repossession of accommodation.

## Students' Responsibilities

Students must make sure their email address and other contact details are kept up-to-date and notify Student Services Hub of any change, to enable the University to communicate with them promptly. The University will normally use email but may use whatever reasonable means of communication is likely to be most effective in the circumstances.

If a student wishes the University to deal with a parent, guardian or 3rd party, it is the student's responsibility to provide the University with written (email is sufficient) consent authorising the University to discuss the student's circumstances with that parent or guardian. The University may determine that it would not be appropriate to deal with a parent, guardian or 3rd party in specific circumstances, even where a student has provided written consent for the University to do so.

If a student believes the University has made an error, or otherwise disagrees with any charges imposed by the University, it is the student's responsibility to raise that with the University at the earliest opportunity. It is recommended that the student sets out their query or grievance in an email to the Student Services Hub.

Subject to any genuine dispute or query about a charge, students are personally responsible for ensuring that they meet their contractual obligations to pay all accommodation charges when due.

If a student anticipates or experiences any difficulty in being able to meet their contractual obligations, they should contact Student Services Hub at the earliest opportunity. Early contact between the student and the University can help the student to minimise further charges and avoid making things worse.

Students experiencing difficulties in paying any fees and charges should seek advice at the earliest opportunity. Advice is available from the University, the Students' Union and independent sources. Contact details are given below:

Student Services Hub: [www.essex.ac.uk/students/contact](http://www.essex.ac.uk/students/contact)

Students' Union Advice Centre: [https://www.essexstudent.com/services/advice\\_centre/](https://www.essexstudent.com/services/advice_centre/)

## Independent Advice Organisations

- National Debtline – Freephone 0808 080 4000 - [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- Consumer Credit Counselling Service – Freephone 0800 138 111 – [www.cccs.co.uk](http://www.cccs.co.uk)
- Citizens Advice - 0844 477 0808 - [www.adviceguide.org.uk](http://www.adviceguide.org.uk)
- Community Legal Advice – 0845 345 4345

## University's Responsibilities

The University will listen to students and take account of their individual financial and personal circumstances before deciding upon a course of action, which could include seeking legal redress. The University will treat cases of genuine hardship sympathetically.

Evidence provided by the student of their financial or other circumstances will be treated sensitively and according to the provisions of the Data Protection Act 1998.

The University will follow the debt management procedure fairly and impartially and will have due regard to individual circumstances such as:

- The amount of the debt – the University will not impose disproportionate sanctions for an amount that it reasonably considers to be trivial or insignificant (but it will continue to seek payment of such sums and may take legal action to recover the debt)
- whether or not the student has agreed to a payment plan and if so, whether the student is keeping to the plan
- any special circumstances beyond the student's reasonable control, such as delays to student loans, problems with the student's bank account etc

- the student's previous payment record
- the student's overall conduct during his or her time at the University
- whether or not the student is working and if so, how much he/she earns
- other pressing financial commitments the student may have
- other circumstances that may genuinely affect the student's ability to pay the debt

The University has a responsibility under this procedure to ensure that students are given early warning of action that may be taken against them, and guidance in trying to overcome their financial difficulties. Early communications from Accommodation Essex to student debtors at both Colchester and Southend will include a reminder of:

- Information on how to pay
- Income and Payments contact details
- Student Support contact details
- Student Union Advice Centre details
- Sources of Independent debt advice
- Information about academic and legal sanctions that may be imposed

## **How to Pay Rent and Other Charges**

Full details on how to pay rent to the University are on the Accommodation Essex website in the section 'Payments and Charges'.

The University offers students the facility to pay their rent as follows:

- A single payment in full prior to, or at the start of, the period of residence stipulated in the tenancy agreement
- In three instalments for undergraduate students
- In four instalments for postgraduate students

For NHS bursary students, monthly payments can be arranged to coincide with bursary payments.

*All instalments must be paid by the due dates stipulated in the tenancy agreement. Payment can be made on the student online payment system, by debit card, credit card or cheque.*

Students who have not paid their rent by the due dates will be subject to the debt management procedures detailed below.

## Consequences of Non-payment

The University will remind students of these likely consequences in good time if a payment is missed.

If a county court judgement is made against a student, it will seriously affect their credit record, and the student is likely to find it difficult to rent accommodation elsewhere, obtain a credit or store card, or have a mobile phone contract. County court judgements can also affect some career prospects, where the ability to manage one's finances is considered important.

The University will not offer accommodation to an indebted student or former student unless the debt including interest and costs, is settled in full. The University may refuse an application for accommodation from an applicant with a poor credit or University payment history.

The University may not permit a student to pay by instalments for subsequent years and may insist on full payment for the year's accommodation before the student is allowed to take occupation.

The University may restrict access to services included within the rent such as internet provision and gym membership. Once a service has been disconnected, it will not be reconnected until after all outstanding debt has been paid. A reconnection fee of £20.00 will be payable before internet service is reinstated. It may take up to 24 hours after payment before service is resumed.

A student who is subject to immigration control (Tier 4 for example) is required to have sufficient funds to cover the costs of their education. Failure to pay charges that are owed to the University may result in the University withdrawing sponsorship as the individual does not have sufficient funds to meet the costs of studying in the UK. In these circumstances, the student would be withdrawn from the University notwithstanding academic performance.

The University may not offer accommodation to a student holder of debt, or former-student holder of debt, unless the debt has been settled in full.

**All actions and consequences arising out of any unpaid debt are enforced at the discretion of the Director of Finance.**

## Responsibility for this Policy

All staff in Accommodation Essex and Income and Payments are expected to be familiar with this policy and to follow it when dealing with student accommodation debt.

Responsibility for dissemination of this policy and annual review rests jointly with the Assistant Director UECS (Operations) and Head of Income and Payments.

# Document Control Panel

<b>Title</b>	<b>Accommodation Essex Debt Management Policy</b>
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