

# Debt Management Policy

## Introduction

This document sets out the policy of University of Essex Online in relation to student debt, along with the debt management procedures followed in accordance with this policy.

The aim of the policy is to minimise levels of student debt, and of bad debts, in order to protect the overall financial health of University of Essex Online and to allow it to continue to invest in the provision of high quality online higher education.

This policy specifically covers the collection of tuition fees and charges payable to University of Essex Online by current and former students.

The Finance Department is responsible for managing and reviewing this policy, Finance Department staff are responsible for the effective operation of debt management procedures and all staff are expected to be familiar with this policy and to contribute to its effective implementation.

## Support to students

In applying the policy, the University of Essex Online will at all times seek to be sympathetic to, and understanding of, individual students' financial circumstances. However, for us to do so, students must engage in dialogue with the University of Essex Online if they are experiencing difficulties.

Action to enforce settlement of debt for outstanding fees and charges will be taken against all current and former students who have failed to engage with University of Essex Online to find a solution to settle any outstanding debt, or who have failed to honour agreements to pay.

Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity through making contact with the Student Retention and Finance Team by telephone +44 (0)1206 699 939 or by email: [finance-support@online.essex.ac.uk](mailto:finance-support@online.essex.ac.uk).

Enrolled students can apply for hardship support, further details can be found on the Learning Platform.

## **Tuition fees**

Tuition fees are advertised on our website and include the cost of all core e-books. The applicable tuition fees payable will be shown on each student's individual payment plan. University of Essex Online will issue a payment plan to all students when they are offered a place on a University of Essex Online course. This will clearly outline the full amount payable and the agreed payment terms.

Students are personally responsible for ensuring that all appropriate tuition fees and other charges, including any element of tuition fees payable by sponsors (including the Student Finance Company), are paid in accordance with the requirements set out in their payment plan. In accepting the offer of a place on a University of Essex Online course, the student accepts a contractual liability to pay the tuition fee for the duration of their course.

In the event of a missed payment, electronic communications from the University of Essex Online Student Retention and Finance department will be sent to the student's email address recorded on the Student Record System. Students are expected to check for messages on their supplied email address at regular intervals. However, these are reminders only and students are contractually responsible for paying fees and other charges on time whether emails are received or not.

Students are reminded that they must notify University of Essex Online immediately if there is any change in their main email address or other contact information. The University of Essex Online Student Record System will then be updated and the addresses to which communication are sent will be changed.

All payments made in respect of student fees and other charges must be made in pounds sterling. Any currency conversion costs, or other charges raised by the remitting bank when making a payment shall be borne by the student or the third party making the payment. Refunds will be paid in pounds sterling with the charges by the remitting bank being borne by University of Essex Online.

Many students receive full or partial support for their fees, whether from the Student Loans Company, from an employer or other sponsoring agency. Sponsored students are required to provide written evidence of their sponsorship before, or at the time of enrolment, so that the sponsor can be invoiced. Failure to provide this information will result in the student being considered liable for the full fee.

Students may not be permitted to commence their studies if their student loan is not approved prior to their course start date. If this is the case, the student can either take responsibility for the payment of the tuition fee until such time as their loan is approved or, alternatively, postpone their start date. In the event that a fee-paying body fails to pay, or unduly delays payment, the student becomes liable for the amount due.

## **Debt management procedures**

If any student falls into arrears with any tuition fees or charges, the University of Essex Online will take steps to recover the debt.

Students will be given a reasonable opportunity to pay what is owed prior to their studies being suspended.

University of Essex Online will not prevent a student from studying due to outstanding tuition fees (studying is defined as; enrolled on a module or in resubmission). However, students will not be allowed to progress onto their next module or commence a required resit until they have paid any outstanding tuition fees and charges in full.

If the student is paying in monthly instalments, two missed monthly payments may result in the option to pay monthly being removed and the remaining annual tuition fee balance will be due immediately.

## **Graduation and certificates**

If students are in tuition fee arrears at the end of their course, University of Essex Online reserves the right to withhold award certificates until the tuition fee debt has been cleared. Students must make full settlement of outstanding tuition fees to University of Essex Online by the end of the month prior to Graduation. Students who fail to do so will not be eligible to attend Graduation for presentation of their award.

## Former students

If a student withdraws, or is withdrawn, from a University of Essex Online programme with debt still owing, the Finance Department will continue to pursue recovery of the debt. If the former student fails to make arrangements to settle the outstanding amounts, they will be referred to the University's debt collection agency for further action up to and including court action.

The student may then be liable for any other associated costs over and above the debt e.g. interest and court costs. The University of Essex Online will not re-admit students while they have existing debt.

## Appeals

If a student is not happy about a decision concerning payment of fees, they should, in the first instance, contact the Student Retention and Finance Team in writing via email: [finance-support@online.essex.ac.uk](mailto:finance-support@online.essex.ac.uk). If an agreement cannot be reached, students should refer to our [Student Complaints Policy](#).

## Review of policy

The Debt Management Policy will be reviewed by the Head of Revenue and Accounting Operations.

Responsible Manager	Title	Date	Related Policies
Amelia Lyons	Head of Revenue and Accounting Operations	August 2025	Hardship Fund Policy and Procedure
Vicki Hewitt	Financial Controller		