V1.0

2026/27
Student Debt Policy

EFFECTIVE FROM 01 AUGUST 2026

Summary

This document sets out arrangements for university payments, availability of payment plans, help available to students and sanctions that the university reserves the right to apply in the event of default. It is designed to enable the university to optimise available resources and therefore the service it can provide to all fee-paying students, whilst supporting those in financial difficulty, where possible.

Glossary of Terms

Interruption of Studies
suspension of studies, where formally approved and there is intention to return at the same point next academic session or start of term, subject to curriculum and placement;

Student Support Fund
a fund administered through the university which provides non-repayable discretionary awards and emergency support (grants and loans) to assist students in financial difficulty, who might otherwise be at risk of leaving their courses because of financial hardship;

Withdrawal
the permanent cessation of study and termination of a student's registration with the university. This may be initiated by the student or the university

Purpose

This Policy provides information and clarifies arrangements for students who find themselves in debt to the university and outlines the actions that will be taken relating to debt recovery.

It applies to new and continuing students of all residential status, undertaking undergraduate and postgraduate study, professional development or reassessment, including those at partner institutions where Edge Hill University holds reporting responsibility.

Policy

Ways in which student debt can arise

Tuition fees are published and confirmed on the university's website and form the basis of the charges that arise during a student's period of study. Students enter a contractual relationship with the university when they accept an offer to study. All offers are made and accepted based on the full approved tuition fee applicable at the time of entry, regardless of any scholarships or discounts that may subsequently be applied.

Students confirm their acceptance of the university's Terms and Conditions, including fee liability, during the enrolment process.

Financial liability for tuition fees starts at the point of enrolment for each academic session. Charges are applied in line with the university's Tuition Fee Regulations, which are reviewed annually and set out the detailed arrangements pertaining to payment dates, funding arrangements, sponsorship, interruption or repeat study, withdrawal and other specific circumstances that may arise with academic study.

Whilst most students are eligible to apply for an undergraduate tuition fee loan via Higher Education Student Finance (HESF) or Lifelong Learning Entitlement (LLE), postgraduate masters or doctoral loan, or other external funding support, some receive sponsorship from employers, other organisations or individuals. This does not detract from a student's personal liability[1] if external funding or sponsorship is refused or withdrawn, or where payments are not made.

Liability for the accommodation fee commences at the point the contract is signed. Fees for accommodation are subject to separate contractual arrangements, where Terms and Conditions are clearly specified and are agreed and signed for as part of the student's Residential License Agreement.

There are several other services within the university, where debt may arise. The library is free to the service user but may operate a fining system for late or non-return of books or equipment. Any charges that may be made are clearly published at issue points and on the University's website. In addition, students may accrue financial charges in relation to the operation of the Student Disciplinary Regulations, especially in relation to any wilful damage to property.

The University's Commitment

Edge Hill is committed to the operation of transparent procedures in relation to financial transactions with students through the open publication of fees and charges and information provided during the recruitment cycle and at enrolment.

The hardest part of dealing with debt is recognising the issue and seeking help. The university has a dedicated Money Advice Team located in Student Services, which offers confidential, professional information and advice in relation to money management and the range of financial support that students may be able to access.

The Students' Union also offers independent support and debt management through its Advice Centre, which advocates on behalf of individual students with external agencies such as Student Finance, the Department of Health and Social Care and NHS.

Students in financial hardship may be able to access some financial assistance through the university's Student Support Fund[2], including emergency grants and

[1] The contractual relationship and fee liability for students who are under 18 at the point of enrolment lies with a parent/guardian or other specified responsible adult and is subject to a separate agreement. (See Admissions Policy – applicants under the age of 18)
[2] Specific eligibility requirements apply for the Student Support Fund

loans, repayable in line with terms of the agreement made at the time. The Fund cannot be used to assist with tuition fee payments.

Action to Recover Debt

Debtor information may be shared on a need-to-know basis between Academic Registry, faculty and/or support areas in the legitimate course of student debt collection activities.

Through our commitment, we seek to ensure that all students are aware of their financial responsibilities from the outset. Those who find themselves in debt to the university, for whatever reason, are strongly encouraged to respond to communications and to discuss their position with us. The university takes a sympathetic approach to personal and financial challenges faced by all students. Whilst mitigating circumstances do not detract from overall liability, it is in our interests, as well as the student concerned, to find a resolution for payment at the earliest opportunity. Each case is considered individually, with available options offered, including instalment arrangements. Students should make contact to discuss a payment plan as per the contact details listed on the invoice. The repayment proposal must be appropriate to the debt value and registration period.

Where current students do not respond to credit control communications, where there is no assurance of funding, no commitment to pay, default on agreed payment plans or no resolution available, action will be taken to reduce further debt to the student and university. Permission will be sought from the University's Executive for withdrawal of study. Debtors will be contacted by email from the lead credit controller with instruction to bring their account up to date within 14 days. Failure to do so, or pursue external funding availability during this period, could result in termination of study and immediate referral of debt.

Debt recovery may include any or all of the following:

1. Exclusion/denial of progression – where the debt is significant[3] and there is no viable repayment agreement.

For those in debt on year-long programmes and not engaged in a payment plan:

2. Referral to a debt management agency one calendar month after the last published instalment date.

For those in debt at the end of their programme:

3. Refusal of attendance at their graduation ceremony;
4. Withholding of final certification;
5. Referral to a debt management agency – in exceptional circumstances this may be instigated whilst a student is still on course and

[3] The amount considered to be significant is reviewed annually

6. Application for recovery through the Courts.

Note: Sanctions 1, 2, 3 and 4 are applicable only to academic related debt associated to that specific study.

Note: Where sanctions 5 and 6 are pursued, all additional administrative costs including agents and court fees will be added to the student account based upon student location and steps taken. Once a debt is referred to the external debt recovery agent, all communication and negotiations with the university will cease. Students should be aware that many debt recovery processes will have an adverse effect on personal credit rating and the ability to obtain future credit.

Free, impartial debt advice is available outside of the university at:

Citizens Advice 0800 144 8848

National Debtline 0808 808 4000

Step Change Debt Charity 0800 138 1111

Key to Relevant Documents

This policy refers to the following documents, which you may find useful.

Student Disciplinary Regulations
www.edgehill.ac.uk/document/student-disciplinary-regulations/

Annexes

This policy does not contain any additional information.

Endmatter

Title	2026/27 Student Debt Policy
Policy Owner	Assistant Registrar: Fees and Bursaries
Lead for updates	tuitionfeeregulations@edgehill.ac.uk
Approved by	Lynn Hill, Chief Operating Officer
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