

2025/26

Student Debt Policy

EFFECTIVE FROM 01 AUGUST 2025

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 is able to provide to all fee-paying students, whilst supporting those in financial difficulty, where possible.

Glossary of Terms

Interruption of Studies

suspension of studies, which may incur a fee liability;

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 process whereby a student formally ceases registration on their programme and their relationship with the University.

Purpose

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

Policy

Ways in which student debt can arise

Students enter a contractual relationship with the University when they accept an offer to study. Fees are published and confirmed on the University website and form the basis of the charges that arise during a student's period of study at the University. All offers are made and accepted based on the full tuition fee applicable at the time of entry, regardless of any scholarships or discounts that may 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 sets out the detailed arrangements pertaining to payment dates, funding arrangements, interrupted study, repeat study, withdrawal and other specific circumstances that may be permitted. The Regulations are reviewed annually and are available to view on the University website¹. Whilst the majority of students are eligible to apply for an undergraduate tuition fee loan, Postgraduate Masters or Doctoral loan, or other external funding support, some receive sponsorship from

¹ www.edgehill.ac.uk/documents/tuition-fee-regulations/

employers or other organisations or individuals. This does not detract from a student's personal liability² in the event that external funding is refused or withdrawn, or sponsorship 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.

There are a number of services within the University, such as catering, which charge against published prices at point of sale. Other services, such as the library, are 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 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. Adherence to the Student Charter, which is published on the University website, is a requirement for all students.

Students in financial hardship may be able to access some financial assistance through the University's Student Support Fund³ which is administered through the University and offers a range of financial support, including emergency grants and loans. The Fund cannot be used to assist with tuition fee payments. Loans are repayable in line with the terms of the agreement made at the time.

The University's Commitment

The University is committed to the operation of transparent procedures in relation to financial transactions with students through the open publication of fees and charges and specific information provided during the recruitment cycle and at enrolment. In addition, the University has a dedicated Money Advice Team located in Student Services which administers the University's Student Support Fund and 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 offers professional support and debt management through its Advice Centre which advocates on behalf of individual students with external agencies such as Student Finance.

Action to Recover Debt

Through our commitment, we seek to ensure that all students are aware of their financial responsibilities from the outset. Students 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. It is in our interests, as well as the student concerned, to find a

² 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)

³ Specific eligibility requirements apply to the Student Support Fund

resolution. Each case is considered individually, and a number of options may be available, including instalment arrangements.

Where current and past students do not respond to credit control communications, where there is no commitment to pay or where no resolution is available, the University will take action to recover debt which may include any or all of the following:

1. Exclusion/denial of progression – where the debt is significant⁴ 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
6. Application for recovery through the Courts.

Note: Sanctions 3, 4 and 5 are applicable only to academic related debt associated to that specific study.

⁴ The amount considered to be significant is reviewed annually

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	2025/26 Student Debt Policy
Policy Owner	Assistant Registrar: Fees and Bursaries
Approved by	Pro Vice-Chancellor, University Secretary
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