

## **STUDENT DEBT POLICY**

### **Ways in which student debt can arise**

Students enter a contractual relationship with the University when they accept an offer to study at the University. Fees are published in the prospectus and form the basis of the charges that arise during a student's period of study at the University.

Financial liability for tuition fees starts at the point of enrolment and charges are applied in line with the University's Tuition Fee Policy which covers the detailed arrangements that pertain in relation to payment dates, interrupted study, repeat study, withdrawal and other specific circumstances that may occur. The policy is reviewed annually and is available to view on the website<sup>1</sup>. Whilst the majority of students are eligible to apply for tuition fee loans or NHS support, and some receive sponsorship from employers or other organisations or individuals, this does not detract from a student's personal liability<sup>2</sup> in the event that loan/NHS support applications are refused or sponsorship payments are not made.

Fees for accommodation are subject to separate contractual arrangements and liability for any payment due arises at the point the contract is signed. Terms and conditions are clearly specified in the contract.

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 the late or non-return of books or equipment. Any charges that may be made are clearly published at issue points and on the website. In addition, students may accrue financial charges in relation to the operation of the Student Disciplinary Code especially in relation to any wilful damage to property. Adherence to the Student Code of Behaviour is a requirement for all students which is highlighted at enrolment and induction and the Code is published on the website.

Students in financial hardship may be able to access some financial assistance through the University's Student Support Fund<sup>3</sup> which is administered through the University and offers a range of 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

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<sup>1</sup> [www.edgehill.ac.uk/documents/student-debt-policy/](http://www.edgehill.ac.uk/documents/student-debt-policy/)

<sup>2</sup> 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 - admission of students under 18)

<sup>3</sup> Specific eligibility requirements apply to the Student Support Fund

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 the Student Loans Company.

### **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. It is in our interests, as well as the student concerned, to find a resolution. Each case is considered individually and a number of options may be available including instalment arrangements. Where students do not respond to communications or where no resolution is available, the University will take action to recover debt which may include any or all of the following:

1. Referral to a Debt Management Agency – this may be instigated whilst a student is still on course;
2. Application for repayment to the Courts;
3. Exclusion/denial of progression – where the debt is significant<sup>4</sup> and there is no viable repayment agreement.

For those in debt at the end of their programme:

4. Refusal of attendance at Graduation ceremony;
5. Withholding of final certificate.

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

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<sup>4</sup> The amount considered to be significant is reviewed annually