



University
of Exeter

Student Debt Management Policy

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Principles

- 1.1 This document outlines the University's Debt Management Policy, which applies to all unpaid fees, including tuition and accommodation costs, for registered students & nonregistered students. This policy supports and shares specific debt management information found within the [Student Fee and Bursary Regulations](#).
- 1.2 We understand that financial difficulties can affect a student's ability to pay what is due. The University is committed to supporting students and takes a fair and compassionate approach to managing debt. If a student is experiencing financial challenges, it's important to let us know as early as possible—either by contacting the Student Information Desk [SID](#) or by seeking guidance from the University's departmental [Pastoral Mentors](#). The earlier they reach out, the more support options we may be able to offer.
- 1.3 The University is committed to supporting the wellbeing and success of all our students. We understand that financial difficulties can have a significant impact on your academic progress and overall student experience. If you are struggling financially, it's important to know that help is available.
- 1.4 Students are encouraged to reach out to the University's [Wellbeing Services](#), which offer confidential and professional support for a wide range of personal and financial concerns. In addition, the [Students Guild](#) provides free, independent advice and guidance on managing money, accessing emergency financial support, and understanding financial options. We strongly encourage any student facing financial hardship to seek support early. These services are here to help students navigate challenges and to ensure that financial difficulties do not become a barrier to their education and wellbeing.
- 1.5 The University will always aim to work with our students to find a reasonable and manageable solution. However, if students do not engage with us to resolve outstanding payments or if a payment agreement is not adhered to formal action may be taken. This could include applying late payment fees to the student account and referring debts to external collection agencies.
- 1.6 While we make every effort to accommodate individual circumstances, the University reserves the right to end registration status if debts remain unresolved. This step will only be taken after all reasonable attempts to contact and support the student have been made, and where no suitable payment arrangement has been agreed or maintained.

2. Definitions

- 2.1 **We/Us/Our/the University/UOE** means the University Of Exeter.
Programme means the student's course or Programme of Study.
Sponsor may include employers, government embassies, charities, or other official organisations.

External Debt Recovery Agent Company instructed by the University to collect debt on our behalf.

Sanctions means removing access to University IT systems such as E-mail, ELE, MyExeter account. Along with online University library resources and the ability to submit coursework. Sanctions will also prevent the student from attending graduation ceremony and receiving their final award or certificate.

Registration means the process by which you:

- Confirm and update as necessary, the personal details we hold for you which you provided in your application
- confirm to the University you are intending to study
- agree to abide by, comply and engage with our Terms and Conditions and related University regulations, policies and procedures
- agree to pay or make arrangements to pay your tuition fees in accordance with the University's Student Fee and Bursary Regulations.

3. Tuition, Accommodation & Other Fees

- 3.1 It is the responsibility of the student to ensure payment for balances due are made by the due dates provided within section 6 of the [Student Fee and Bursary Regulations](#).
- 3.2 In the event that an overpayment is made against the total annual tuition fee amount or the total accommodation fee, then the credit balance arising will be used to offset or fully cover any outstanding debt or charge (e.g. outstanding tuition or accommodation debts to the University) on the Student's account (whether arising from tuition, accommodation, or any other legitimate charge) in due date order.
- 3.3 All payments made to and from the University in respect of fees, fines, and other charges will be received in British pounds sterling (GBP, £). Any currency conversion costs or other charges incurred in making a payment or in processing a refund shall be borne by the student or the third party making or receiving the payment and shall not be deductible from the amounts due to the University. For payment methods please see the University '[Make a Payment](#)' page.
- 3.4 Throughout the academic year, including holiday periods, miscellaneous charges may be applied to a student's account. Invoices may not be issued for these charges depending on the type of charge incurred. Most commonly these are late payment charges, library fines, replacement book charges, residence charges, tutor fines and fees for exam re-sits. Such charges should be paid by the due date. Non-payment by the due date will result in repayment being pursued in accordance with this Policy. Students are expected to check their MyExeter accounts including the Online Statement regularly, to ensure they are aware of any due date and overdue balances.

4. Sponsor Payments

- 4.1 A sponsor is defined as a commercial or charitable organisation that pays all or part of a student's tuition fees. This may include employers, government embassies, charities, or other official organisations. Please note that individuals such as parents, relatives, or friends are **not** considered sponsors under this policy. For the purposes of this policy, the following are also recognised as sponsors.
- Student Loans Company (SLC)
 - Research Councils
 - Local Authorities
- 4.2 If your tuition fees are being paid by a sponsor, you must provide the Admissions team or University's Accounts Receivable Team with an official confirmation letter from your sponsor. This letter must be printed on the sponsor's official letterhead which can be sent to the Admissions team as part of your application process or submitted to the Student Information Desk (SID) via the SID [Online Portal](#).
- Important:** If you are receiving a Tuition Fee Loan from the SLC, you do *not* need to provide a payment schedule.
- 4.3 Once you are registered, the University will issue an invoice directly to your sponsor. Sponsors are required to pay in full, within 30 days of the invoice date. Please note that the University does **not** offer payment instalment plans to sponsors.
- 4.4 Even if a sponsor is covering your fees, **you remain personally responsible** for ensuring that all tuition fees and related charges are paid. If your sponsor fails to pay, any unpaid amounts including late payment charges will become your responsibility and must be paid by the relevant due dates outlined in section 6 of the [Student Fee and Bursary Regulations](#).

5. Sanctions & Penalties for Non-Payment (Academic Tuition Fees)

- 5.1 Students are required to meet all due dates of payment whether these are annual payments or instalments. Students whose accounts are not fully paid by the due dates will be subject to the debt management procedures as below.
- 5.2 **Stage 1** – Email to warn of an overdue payment followed by the application of late fee charges. A late fee of 3% will be applied to any outstanding balance after each payment deadline. Late fee charges are due for payment immediately.
- 5.3 **Stage 2** – The University reserves the right to notify the relevant Faculty/Department of the outstanding debt and may apply the following sanctions
- Removal of IT services including access to ELE, University e-mails and ability to sign into the University My Exeter account.
 - Removal of Library access.

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- Once IT access has been removed students registration status will be suspended.

Sanctions will not be removed and suspended status will not be lifted until payment of all outstanding fees has been received.

- 5.4 **Stage 3** – Students will not be permitted to re-register for the following academic year until all overdue tuition and academic fees are paid in full.
- 5.5 **Stage 4** – Student will be formerly withdrawn from their studies.
- 5.6 **Stage 5** – Any remaining debt may be sent to an external debt collection agency for recovery.
- 5.7 The University reserves the right to implement its Debt Management Policy at any point during the academic year. Students with overdue accounts as of the University's financial year-end (31 July) will not be permitted to re-register for any future academic year until all outstanding balances are paid in full.
- 5.8 Late payment fees are reviewed annually and set in accordance with the University's Financial Regulations
- 5.9 Sanctions for non-payment may include the suspension of key University services such as access to University email, ELE (Exeter Learning Environment), SSO (Single Sign-On), library services, and other University systems. This will impact ability to access teaching and learning materials, supervision, academic support, and submission platforms. Registration status may also be suspended as a result.
- 5.10 Students are required to ensure that tuition fees are fully paid, or that an approved payment plan is in place, before the start of the next academic year. Failure to meet this requirement will lead to withdrawal from their programme of study.
- 5.11 If the outstanding tuition fees are paid in full within two years of withdrawal, the relevant Faculty may consider reinstating student registration. If the debt is cleared after two years, the student may submit a new application for admission. Any previously completed modules may be considered as part of the new application.
- 5.12 Students with outstanding academic-related debt will not be eligible to graduate. This means they cannot receive their degree certificate or attend any Graduation or Degree ceremonies until the debt is cleared. A student's final award date will be the date they become eligible to receive their award. This date will be confirmed and approved by the University Senate after the academic-related debt has been fully paid.

6. Sanctions & Penalties for Non-Payment (Accommodation Fees)

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- 1.1 Students are required to meet all due dates of payment whether these are annual payments or instalments. Students whose accounts are not fully paid by the due dates will be subject to the debt management procedures as below.
- 1.2 **Stage 1** – Email to warn of an overdue payment followed by the application of late fee charges. A late fee of 3% will be applied to any outstanding balance after each payment deadline. Late fee charges are due for payment immediately.
- 1.3 **Stage 2** – Accommodation Office is advised of any outstanding fees.
- 1.4 **Stage 3** – Account information is passed to an External Debt Collection Agency for recovery. Legal action may be taken to recover any unpaid fees.
- 1.5 **Stage 4** – The university may exercise its right to commence eviction procedure.
- 1.6 If a student owes money to the University for accommodation, the terms and conditions outlined in their accommodation agreement will apply. This may include specific actions or penalties related to missed or late payments.
- 1.7 Late payment fees are reviewed annually and set in accordance with the University's Financial Regulations
- 1.8 In some cases, students with unpaid accommodation debt may be refused the opportunity to book or live in university-managed accommodation in the future. Additionally, the University reserves the right to decline requests for references to future landlords if a student has not met their financial obligations for accommodation.

7. Sharing of Information & Use of Debt Recovery Agents

- 1.1 The University is committed to managing student debt in a fair, transparent, and professional manner, in line with data protection legislation and best practice. As part of this commitment, the University may share information about a student's debt with relevant internal departments and authorised external parties, strictly on a need-to-know basis and only where it is necessary to support legitimate debt collection activities. For example, the University may notify a student's academic Faculty or Department if there are outstanding debts that could impact the student's progression, access to services, or graduation eligibility. This internal communication ensures that appropriate advice and support can be provided to the student at the earliest opportunity.
- 1.2 In situations where a student falls into arrears, the University may also need to share adequate, relevant, and proportionate personal data with external third parties to recover the outstanding debt. This may include the student's sponsor, funding body, scholarship or bursary provider, guarantor, or any nominated individual(s) identified under the student's Data Protection Authority. In some cases, the University may also engage credit reference agencies, both within the UK and internationally. Please note that this may affect a student's current or future funding arrangements and/or credit rating, which in turn may impact on their ability to access financial services such as loans or other forms of credit.
- 1.3 In cases where a student informs the University of financial difficulties, the University may

request reasonable evidence to assess the situation and consider potential support options such as hardship funding, revised payment plans, or deadline extensions. This may include the students' bank statements, credit card statements, or other documents that provide a clear picture of their financial situation. Information about third parties may also be requested, but only where there is shared financial interest (e.g. guarantors or joint accounts).

- 1.4 If a student's account remains unpaid despite reminders and support interventions, the debt may be escalated through formal recovery procedures. This can include referral to professional tracing agents or external debt collection agencies. In some cases, the University may pursue legal action through the UK court system. Please be aware that any additional administrative charges incurred during this process, including agent fees, court costs, and other recovery-related expenses may be added to the outstanding debt. These external fees are not set by the University and may vary depending on the student's location and the complexity of the recovery process (e.g. international recovery requiring local agents).
- 1.5 Once a debt has been referred to an external tracing or debt recovery agency, all further communication and negotiation must take place directly with the appointed agency and not with the University.

8. Appeals and Complaints

- 1.1 The University is committed to applying tuition fees and debt management policies in a fair, consistent, and transparent manner for all students. We aim to ensure that charges are clear and accurate, and that any concerns or complaints are taken seriously and handled promptly.
- 1.2 If you believe that a fee has been incorrectly charged, or if you wish to challenge the application of this Student Debt Policy, you have the right to raise your concerns. In the first instance, students should contact their Student Administration Team. This could include your personal tutor or pastoral mentor. Your concern will be reviewed and treated as an informal Stage 1 complaint. Full details of the University's complaints process, including how to submit a complaint and the relevant timelines can be found online using this link [Complaints Procedure](#).
- 1.3 The University encourages open dialogue and is committed to resolving concerns fairly and efficiently in the best interests of both students and the wider University community.