

Student Debt Management Policy

Summary

This policy sets out the University's approach to managing overdue debt owed by students for tuition, accommodation, and other ad hoc charges.

Control information:	Control detail:
Owner	Group Finance Director, Finance Services
Author	Head of Transactional Services, Finance Services
Sponsor	Chief Financial Officer, Finance Services
Consulted	University Operations Board, Group Finance Director, Acting Executive Director of Education and Student Success, Senior University Lawyer, Director of Admissions, Director of Customer Experience
Approved by	University Executive Board
Responsible area	Finance Services
Version	1
Approval date	09 September 2025
Effective date	01 September 2026
Date of last interim review	Not applicable
Full review period	3 years
Date of next full review	09 September 2028
EIA completion date	02 September 2025
DPIA assessment date	22 August 2025

Reporting requirements	None
Applicable statutory, legal or best practice requirements	Student fees regulations
Keywords	arrears, charges, debt, fees, recovery
Related information	International Deposits Refund Policy , Tuition Fee Refund Policy , Guidance on suspending and withdrawing from study , Student Agreement , Fee Regulations , Fee Payment and Money Advice and Funding web pages

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1. Updates to this policy

- 1.1. August 2025: Policy defined to clarify the implementation of the principles around debt management set out in the Student Fee Regulations.

2. Introduction

- 2.1. This policy sets out the approach taken by the University to managing and collecting overdue debt owed by students, including the:
 - a. Steps taken by the University to follow up on outstanding debt
 - b. Implications for students of non-payment
 - c. Support available for students experiencing financial hardship and difficulty paying fees
- 2.2. All information provided to students on the University website and any other literature available to students must reflect this policy.

3. Scope

- 3.1. This policy applies to University of Bristol students who owe money to the University, including for tuition and accommodation fees and other ad hoc or miscellaneous charges, which is overdue for payment. All staff involved in supporting students with overdue debt must follow this policy, ensuring compliance with University regulations.
- 3.2. Debt is considered overdue when:
 - a. The published payment deadline has passed (tuition and accommodation), including instalment deadlines
 - b. 30 days from the date of the invoice/charge (miscellaneous)

4. Definitions

- 4.1. **Debt:** Monies owed by the student to the University. This could be for tuition (including bench) fees, accommodation fees, or miscellaneous charges including library/accommodation fines, gown hire, or overpayments.

- 4.2. **Financial statement:** The section of the eVision Student Portal where students and staff can view all tuition, accommodation, and miscellaneous fees that have been charged to a student, all payments that have been received or are in progress, and the outstanding balance.
- 4.3. **Nominal or residual value:** A small or leftover amount of money that may not be cost-effective for the University to recover.
- 4.4. **Source of funding:** The person or entity responsible for paying a student's fees.

5. Responsibilities

- 5.1. **Students:** Ensuring the timely and complete payment of all tuition, accommodation, or miscellaneous fees within published deadlines. Promptly reporting changes of circumstances that result in difficulty with paying fees. Staying up to date with fee and payment information in their Financial Statement.
- 5.2. **Sponsors:** Providing appropriate confirmation of sponsorship and making payment to the University in line with the terms of the invoice. However, the sponsored student retains ultimate responsibility for ensuring the fee is paid.
- 5.3. **Credit Control team:** Clear, consistent, and constructive communication with students who have debt, including advising on any options available to manage the debt.
- 5.4. **Staff in student-facing support and faculty administration teams:** Clear, consistent, and constructive communication with students who have debt, ensuring compliance with the follow-up steps set out in this policy.
- 5.5. **Money Advice and Funding, Wellbeing, and Student Services teams:** Provide appropriate support and advice on request to students experiencing financial hardship.

6. Principles

- 6.1. 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 academic progress and overall student experience. Our debt management

process is designed to support student wellbeing by preventing the accrual of unaffordable debt.

- 6.2. Tuition and accommodation fees are payable in full at the start of the academic year, or by the instalment dates set out on the University website. Students are expected to have made provision for the payment of fees before those deadlines.
- 6.3. On becoming aware of any change in their financial circumstances which may affect their ability to pay their fees, students must contact the Credit Control team as soon as possible.
- 6.4. Overdue tuition debt will prevent academic progression including graduation and re-registration, and may result in termination of studies.
- 6.5. The University does not extend credit to students over a period of more than 12 months from the date of the invoice. After 12 months, any remaining overdue debt is passed to an external debt management agency for further action.

7. Tuition Fees

Payment at Registration

- 7.1. During the registration process, all new and returning students must confirm the source of funds to cover their tuition fees. Funding sources include:
 - a. Self-funding - the student pays their own fees; or their fees are paid by a family member, employer, or other personal contact without there being any formal arrangement place with the University
 - b. Sponsored - an organisation such as the National Health Service or an Embassy makes a formal commitment to pay the University directly for the student's fees. This does not include payment by family members or other informal arrangements as set out in a. above.
 - c. Student Loans Company (SLC) funded - A student's tuition fees are paid directly to the University by the SLC
- 7.2. Where a student's tuition is part-funded by an internal source of funds, such as a scholarship or bursary, the source of funds for any remaining fees must be confirmed.

7.3. To complete their academic registration for the year, all new and returning self-funding students must pay at least the first tuition fee instalment for their programme. The first instalment is:

- a. 50% of the fee for most programmes
- b. 33% of the fee for Home Postgraduate Taught (PGT) programmes

Alternatively, the fee may also be paid in full at registration.

Instalment information is available on the [Fees web pages](#).

7.4. Point 7.3 applies to self-funding students only. Sponsored and SLC funded students do not need to make payment during registration.

Sanctions

7.5. Students who miss a tuition payment deadline during the year may be affected by some or all of the following actions:

- a. Reminder communications setting out the debt owed, potential consequences, instructions on how to pay, and what to do if there is a problem, through one or more channels such as (but not necessarily limited to):
 - emails to the student's University email address
 - telephone call to the student
 - University App or other student-facing systems
- b. Academic faculty made aware of the debt.
- c. Restriction of access to academic services or systems, potentially impacting academic progress.
- d. Requirement to withdraw from study.
- e. Debt passed to an external debt management agency for further action, which will incur additional charges.

Actions c. and d. have implications for academic progress and will be completed by agreement with academic faculty and relevant student support teams.

- 7.6. Students with tuition debt outstanding at the end of the year will be restricted from graduating if they are otherwise due to graduate, or from re-registering either on the next year of their programme or onto a new programme.

8. Accommodation and miscellaneous fees

Accommodation fees - sanctions

- 8.1. Students who miss an accommodation payment deadline during the year may be affected by some or all of the following actions:
- a. Reminder communications setting out the debt owed, potential consequences, instructions on how to pay, and what to do if there is a problem, through one or more channels such as (but not necessarily limited to):
 - emails to the student's University email address
 - telephone call to the student
 - University App or other student-facing systems
 - b. Letter sent to home address and/or to University residence.
 - c. Requirement to leave accommodation.
 - d. Debt passed to an external debt management agency for further action, which will incur additional charges.
- 8.2. Students with accommodation debt outstanding at the end of the year will not be permitted to apply for University accommodation in future.

Miscellaneous charges - sanctions

- 8.3. Students failing to settle any miscellaneous charges within 30 days may be affected by some or all of the following actions:
- a. Reminder communications setting out the debt owed, potential consequences, instructions on how to pay, and what to do if there is a problem, through one or more channels such as (but not necessarily limited to):
 - emails to the student's University email address
 - telephone call to the student

- University App or other student-facing systems
- b. Debt passed to an external debt management agency for further action, which will incur additional charges.

9. Sponsored students

- 9.1. When a student's fees are paid through a formal sponsorship arrangement, the student remains liable for their fees.
- 9.2. If the sponsor does not pay fees on time, the student is responsible for assisting the University in contacting the sponsor to arrange payment. If this is unsuccessful, the fee may be transferred to the student, and the student is responsible for ensuring it is paid.
- 9.3. In the event that sponsor debt is passed back to the student, the same sanctions apply as for self-funding students.

10. Exceptions

- 10.1. Circumstances where the University may choose not to pursue debt or implement penalties include:
 - a. Where items are of a nominal or residual value and when it is not viable to pursue the debt cost-effectively.
 - b. Where the University considers recovery action would be unfounded or inappropriate, or where extenuating circumstances apply.
- 10.2. Any items potentially falling within this category will be considered by the Deputy Head of Transactional Services, with the relevant Head of Faculty Education and Student Success where appropriate.

11. Resolving overdue debt

- 11.1. A student is able to resolve their overdue debt by making payment for the outstanding balance. Payment should be made via the Financial Statement within the eVision Student Portal, or via the external debt management agency if the debt has already been transferred.

- 11.2. Any questions regarding an outstanding debt should be directed immediately to the Credit Control team, who will investigate and respond.

12. Support for students with debt

- 12.1. The University recognises that financial circumstances can change over time, and is committed to providing appropriate support to students experiencing unexpected changes in their circumstances or financial hardship.
- 12.2. Any student struggling to meet a payment deadline must contact the Credit Control team immediately to explain the position. Credit Control can signpost to other University services as appropriate and for students in genuine difficulty with payment, they will work to agree an affordable plan of payment, within University regulation.
- 12.3. Students experiencing stress due to financial pressures and debt are also encouraged to contact the following services for support:
- a. Money Advice and Funding
 - b. Student Wellbeing
 - c. Student Services
 - d. Their Faculty Education Administration team

Appendix 1: Key staff dissemination list

- 1.1. Director of Education and Student Success
- 1.2. Heads of Faculty Education and Student Success
- 1.3. Faculty Managers
- 1.4. Director of Global Engagement
- 1.5. Head of Transactional Services
- 1.6. Secretary's Office