



# **UEA Debt Management and Recovery Policy**

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## Foreword and Policy Principles

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. It also covers the debt collection process for commercial debt which is incurred by 3<sup>rd</sup> parties not defined as registered or non-registered students. This policy is to be read alongside the terms and conditions of any service provided by the University.

The University is committed to supporting the wellbeing and success of all our students and aims to take a fair and compassionate approach to managing student debt. We understand that financial difficulties can have a significant impact on academic progress and overall student experience.

Students are also 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 Union 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.

Students can engage with the university in relation to managing their financial commitments to UEA:

In person for all services: Student Information Zone (SIZ) on the street, Main Campus (what3words: cafe.haven.desks)

By email contact for invoice queries and debt management appointments: [Accounts Receivable](#)

For other Student Services through the online contact form: [UEA Student Services - Online Referral Form](#)

The University is committed to working with students to, where possible, find a reasonable and manageable solution for any financial difficulty. However, students must engage with us to resolve outstanding payments or agree and honour payment plans, otherwise formal action may be taken. This could include, but is not limited to, applying late payment fees to the student account, referring debts to external collection agencies, or taking disciplinary action under the University General Regulations for students.

As outlined in the University General Regulations while we make every effort to accommodate individual financial circumstances, the University reserves the right to

take action, including to permanent withdrawal of student 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 (in line with the process laid out in **appendix 1**).

## Definitions

Term	Definition
We/Us/Our/the University/UEA	Means the University of East Anglia and Officers of the University
Programme	Means a student’s course or programme of study
Sponsor	May include employers, government embassies, charities, or other official organisations
Registration	Means the process by which you: - Confirm and update your personal details that we hold for you, as provided in your application.– Confirm to the University you are intending to study - Agree to abide by, comply and engage with the University’s Terms and Conditions, as well as all related 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.
Sanctions	Means the measures the University may apply if you fail to meet your financial obligations. These may include:  -Removing access to University IT systems, such as email, Blackboard accounts, online library resources, and the ability to submit coursework.  -Preventing attendance at the graduation ceremony and withholding your final award or certificate.

	<p>-Restricting academic activities, such as enrolling on modules, attending classes, or sitting examinations.</p> <p>-In serious cases, imposing suspension or permanent withdrawal from your studies.</p> <p>-Initiating formal debt recovery procedures, which could include legal action.</p>
External Debt Recovery Agent	Means organisations instructed by the University to collect debt on our behalf

## Section 1: Student Debt

1. It is the contractual responsibility of the student to ensure tuition, accommodation and other fees, including repayment of loan arrangements offered by the university are paid promptly and by stated due dates, as detailed in [Fees and Charges - University Governance](#) and [Tuition Fees](#) and in line with the obligations set out in the General Regulations for students and this policy.
2. 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.
3. Throughout the year, additional fees and charges may be applied to the student account in respect of other activities giving rise to a charge, for example late payment fees, damage to accommodation or fines issued in accordance with the [University's disciplinary procedures](#).
4. Invoices for the years' fees are triggered by the student registration process at the start of the academic year. Invoices are issued to the student's UEA email address and available on the evision portal. At registration, the student will have the option to commit to either:
  - a. pay in full;
  - b. pay in termly instalments; or
  - c. pay by monthly direct debit.

Payment is expected in line with the student's chosen option, unless the student has engaged with the Accounts Receivable team and agreed an alternative payment plan, using the contact information provided in the policy principles.

5. All debts, even those where a payment plan is in place, remain the duty of the student to pay and remain owed to the University until paid in full.
6. Payment plans for current debt are agreed on the basis that any future debt will be managed by the student to ensure additional debt is not accruing.
7. Students may not register for subsequent academic years or be able to graduate unless they are up to date with all tuition fees owed to the university.
8. Should a debt remain unpaid and with insufficient engagement on the part of the student, the university's debt recovery process will be implemented.
9. As a minimum the debt engagement recovery process will include:
  - a. Stage 1 engagement (S1) - after day 30
  - b. Stage 2 engagement (S2) - after day 37
  - c. Stage 3 engagement (S3) - after day 59
10. If the debt recovery process detailed in section 8 is implemented on more than one occasion for a single student, the process will recommence at the stage which was last reached.
11. The University will operate an S3 triage group comprising at a minimum the Deputy Finance Director, Director of Student and Academic Services, Head of Payments, Head of Student Visa Compliance or their nominated deputies to agree proportionate penalties for S3 cases and where necessary recommend suspension or withdrawal to the Chief Finance Officer and Vice Chancellor. Possible penalties at S3 for non-payment of fees include but are not limited to:
  - a. Restriction of facility usage eg library and sportspark;
  - b. Temporary or Permanent removal of scholarships provided by the university;
  - c. Late fees applied to account;
  - d. Disciplinary action under the General Regulations;
  - e. Suspension from course (temporary measure);
  - f. Withdrawal from course (permanent measure) which in the case of a person who is sponsored by the University on a Student Visa, will mean the removal of this sponsorship.

- g. In the case of accommodation fees, removal of accommodation license and return of accommodation to the university;
- h. Removal of ability to graduate or to receive graduation certification;

## Section 2: Commercial Debt

1. This section sets out the University's approach to managing commercial debt arising from services provided to external organisations and non-student customers, or services provided to students which are unrelated to teaching and student accommodation. Its aim is to promote timely payment, minimise financial risk, and ensure consistent and fair treatment of all customers.
2. This policy section applies to all commercial debt owed to the University, including but not limited to charges for facilities, services, consultancy, non-student accommodation, and nursery or childcare services. It does **not** apply to debt incurred for tuition fees, student hardship loans, Vice-Chancellor's loans or student accommodation.
3. The university has terms and conditions of service for all retail, commercial or consulting service provisions. Where these are the basis of the agreement, they supercede any contradictory elements of this policy.
4. Unless otherwise expressly stated in a contract or agreement, the University's standard payment terms for all commercial invoices are **28 days from the date of invoice**.
5. The University will monitor all invoices and will issue reminders to debtors whose payments become overdue.
  - A first reminder may be issued shortly after the payment due date.
  - Continued non-payment may result in further reminders and escalation in accordance with this policy.
6. Where payment is not received within the agreed term, the University may take restorative or protective action, which may include but is not limited to:
  - **Temporary or permanent withdrawal of access to University services**, facilities, or bookings (e.g., nursery services, sportspark access).
  - **Application of penalty charges**, administrative fees, or interest in accordance with legislation or contractual provisions.
  - **Referral of the debt to external debt collection agents**, where additional collection costs may be incurred by the debtor.

7. The University reserves the right to suspend the provision of further goods, services, or credit until outstanding debts are resolved. Persistent non-payment may result in permanent exclusion from university services at the university's discretion.
8. The University expects that any agreement on the payment of aged debt is made on the understanding that future income due to the university will be paid in full and on time.

### **Section 3: Disputes and Appeals**

1. As detailed in the policy principles, the University intends in all cases to undertake a fair, proportionate and compassionate approach to debt collection.
2. Any debtor who believes an invoice is incorrect must notify the University in writing as soon as possible. Disputed invoices will be reviewed promptly, but the undisputed portion of any invoice must still be paid within the standard terms.
3. If a student believes their debt has not been dealt with in accordance with the processes detailed in this policy, they should in the first instance write formally to the [Accounts Receivable](#) team to state their case. This will be reviewed by the Head of Payments and may be escalated to the Deputy Finance Director – Procurement and Financial Services if required.
4. Having completed the recommended action in clause 4 above, should the student remain concerned about how their debt has been reviewed, the University has a [non-academic complaints procedure](#).

## Appendix 1: Debt recovery process map (referred to in section 1, clause 8)

