University of East London

Pioneering Futures Since 1898

Student Debt Policy 2025/26

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1. Introduction

1.1. The University is dedicated to fair and reasonable treatment of students regarding the management of their financial obligations. It aims to minimise student debt directly payable to the University, thereby reducing financial burden.

1.2. The Policy is underpinned by two key principles:

- The University, acting in good faith, will charge fees to students that are valid and for which the students have received reasonable notification. In return, students, also acting in good faith, are expected to pay their fees promptly as notified.
- Acknowledgment that if a student has overdue debt with the University and no reasonable prospect of being able to pay, it is not in the student's best interest to accumulate more debt without addressing the problem.

2. Scope

2.1. The policy applies to current and former students at the University.

2.2. Students registered for a University of East London validated course at partnering institutions as part of a collaborative partnership are covered by the appropriate debt management arrangements in place at the relevant partner institution.

2.3. The Director of Finance or his/her nominee(s) has responsibility for managing debt incurred by students and regular review of this policy and its effective implementation and dissemination to staff and students.

3. Non-Education Debt

3.1. Non-education debt relates to University services, activities or facilities that do not form part of the Tuition Fee paid by a student or their sponsor, and do not affect the completion of a course, including but not limited to library fines, car parking charges, accommodation charges and nursery fees, with accommodation being the most significant within non-education debt.

3.2. As per their accommodation agreement, a student in University accommodation will pay rent to the University in advance in the specified instalments by the corresponding Payment Dates. If not paying in full before arrival, the student must agree to and follow an instalment payment plan.

3.3. Failure to do so will result in all rent being due on the first payment date.

3.4. If a student is eligible for a tuition fee refund, the University will first require the student to settle any outstanding debts owed to the University, including rent arrears and costs incurred from any breach of the agreement by the student. Alternatively, the University will offer to offset the refund against the outstanding debt.

4. Education Debt (including Tuition Fees)

4.1. Education debt relates to University activities, services or facilities that affect the completion of a course, including but not limited to tuition fees, bench fees, field trip costs, intermission fees, completion fees, assessment, and re-assessment fees.

4.2. Students have the following options for payment of tuition fees, depending on their funding source.

Student Type	Payment Options
Home – Full Student Loans Company (SLC) Funded	Funded by SLC
Home – Part Student Loans Company (SLC) / Part Sponsor Funded	Part Funded by SLC or Sponsor – balance to be paid: • Pay in full and receive 5% Early Payment Discount • Or 3 Termly Instalments • Or 5 Consecutive Monthly Instalments
Sponsored Students	Funded by Sponsor. Sponsors are expected to pay invoices within 30 days of invoice date.
International – Year 1	Deposit as stated in the offer letter paid prior to enrolment then pay balance by either: • Pay in full and receive 5% Early Payment Discount • Or Pay fee balance in full 10 weeks after semester enrolment deadline date.
Home Self-funded and International – Returners	• Pay in full and receive 5% Early Payment Discount • Or 3 Termly instalments • Or 5 Consecutive Monthly instalments

4.3. Students are responsible for paying all Tuition fees incurred whilst studying at the University on a timely basis.

4.4. New Overseas Fee-Paying students must make the instalment payments set out in their offer letter.

4.5. Students with a Postgraduate Master's Loan (PGL) can pay their fees in three termly instalments based on their Postgraduate Master's Loan payment schedule.

4.6. Home self-funded students or returning international students may sign up to an instalment plan at no additional charge. Payment will be made in three equal termly instalments or five equal monthly instalments and students must pay the first instalment on agreeing to the instalment plan.

4.7. If a student pays by banker's draft and the bank returns your payment, we will charge you a £25 fee to cover the costs of administration.

4.8. The University retains the right to impose a late penalty charge of £12 for any fees not paid by the due date.

4.9. If a student discovers that they are ineligible for an SLC loan, or lose eligibility after their course starts, the student must pay their own fees for any period not covered by the SLC. This applies to all undergraduate and postgraduate fees. Students are responsible for reapplying annually to the SLC or another student finance provider for their tuition fee loan. For more information, visit https://www.gov.uk/student-finance.

4.10. If a sponsor is supposed to pay on a student's behalf but fails to do so, the student will be held liable for the payment. The responsibility for acting as an intermediary and ensuring that adequate information is provided to both the University and the sponsor rests with the student.

4.11. The University is committed to providing students with timely warnings regarding any actions that may be taken as a result of outstanding debt. The Credit Control Team are available to advise on payment options and inform students of potential academic or legal consequences related to unpaid fees. You can contact Credit Control by emailing creditcontrol@uel.ac.uk. For support with managing debt and accessing financial hardship assistance, students can contact the Student Money Advice and Rights Team (SMART). SMART offers guidance on available resources and support services. Further information is available at **www.uel.ac.uk/smart**.

4.12. The University provides regular reminders to students in debt of the need to clear the debt and of any likely consequences of non-payment in good time if a payment is missed. In addition, details of amounts owed will be shown in the student's account available via our online systems.

4.13. Students are required to ensure contact and other relevant information is always up to date to ensure effective and timely communication in relation to debt management.

4.14. If a student wants the University to communicate with a third party regarding their debt, the student must provide written consent. However, the University may decide that dealing with a third party is not appropriate, even with a student's consent.

5. Implications of non-payment

5.1. The University pursues all debts, regardless of amount, and reserves the right to take legal and other necessary action to recover all debt where it deems it to be appropriate.

5.2. In exceptional circumstances, students may be permitted an alternative payment plan if it is reasonable and realistic. Students in debt are not automatically entitled to individual payment plans. The University, at its discretion, may agree to such plans, where it is deemed as appropriate. All evidence provided by the student is treated sensitively and in accordance with legal requirements for managing personal data. While the University may attempt to arrange individual payment plans, it is not required to do so in every case.

5.3. It is the responsibility of the student to inform the University of any alleged errors or disputes with any charges imposed by the University and at the earliest possibility.

5.4. The University is responsible for taking reasonable steps to prevent an escalation in debt, for example, it may consider removing or limiting access to services rather than permitting access to continue and debt to accrue. Such decisions will take into account the level of debt and the timing of key points in the academic calendar.

5.5. The University may terminate an Accommodation agreement at any time by serving notice on the student, if:

- Any instalment of Rent is 14 or more calendar days overdue.
- Any other payment the student is required to pay by this Accommodation agreement is 14 or more calendar days overdue.
- The student does not have status as a registered student at the University, for example if they have completed studies, not enrolled or re-enrolled, or withdrawn.

5.6. The University reserves the right to take appropriate action against students who fail to pay their Tuition Fees or make satisfactory arrangements to pay. Such decisions will take into account the level of debt and the timing of key points in the academic calendar. Sanctions will include:

- Students who do not pay tuition fees in full will be excluded. Progression results will be withheld, and the student will not be entitled to a transcript or final award certificate for their course. Under these circumstances, confirmation of results will be issued in writing and in a way that makes clear that the academic award has not been conferred.
- Not permitting the student to register for a new course or for a further period of study within a course until the debt is cleared in full.

- Not permitting attendance at a Graduation Ceremony.
- Referral to debt collection partners and taking legal action to recover the debt.
- Loss of access to online academic material, use of online services (including any online storage) or use of campus academic or support facilities.
- Defaulting on an instalment payment plan will result in termination of the plan, requiring immediate payment of the full account balance.
- If a student withdraws from or adjusts their course, the instalment payment plan may
  be terminated, and the full account balance will become due.

5.7. A student under immigration control is required to maintain adequate funds to cover their educational expenses. Non-payment of University fees may lead to withdrawal of sponsorship as per the University's license to sponsor international students. In such cases, the student may be excluded, regardless of academic performance. The University is obligated to notify UK Visas and Immigration of the withdrawal promptly, affecting the student's eligibility to remain in the UK.

5.8. The Income and Credit Control team assesses all debt cases individually and refers those for exclusion to the appropriate team at their discretion.

5.9. Students who clear their debt after the exclusion process may be reinstated at the University only in accordance with the readmission procedure unless it is due to an appeal (see p.7). The University may require the student to provide evidence of their ability to fund their studies and/or accommodation before allowing them to enrol, reenrol, or progress with their course.

6. Debt Advice

6.1. Enrolled students can check what they owe in UEL Direct (https://www.uel.ac.uk/direct) which can be also accessed via My Portal https://myportal.uel.ac.uk/.

6.2. The University offers a range of advice and support for students experiencing difficulties paying fees and charges. Students are encouraged to inform the University and seek advice as early as possible. Our Student Money Advice and Rights Team (SMART) can assist students with any questions before and during their time at UEL. The team will guide students on government and university funding and hardship assistance to ensure you receive your full funding entitlement. Students can also contact other support teams for support, including our wellbeing teams and Student Hub: Advice and Guidance | University of East London (uel.ac.uk).

6.3. The Income & Credit Control Team provides advice on payments and other debt related matters. Students can contact them by email at creditcontrol@uel.ac.uk and the team

will respond via email or phone if this is preferred. Alternatively, students can call the team at +44 (0) 20 8223 4444.

6.4. Links to Accommodation contract and sources of support Accommodation documents | University of East London (uel.ac.uk).

6.5. Independent Advice Services include:

- National Debt line: www.nationaldebtline.org (Freephone), 0808 080 4000
- Citizens Advice: www.citizensadvice.org.uk, 0300 330 2104
- Civil Legal Advice: www.gov.uk/civil-legal-advice, 0845 345 4345

7. Complaints

7.1. If students are not satisfied with a decision taken regarding the fees they have been charged, the arrangements for payment, refunds or sanctions imposed for nonpayment, they may submit a complaint in accordance with the Student Complaints Procedures: Student Complaint Procedure | University of East London (uel.ac.uk)

7.2. Any compensation that the University may consider awarding for foreseeable losses resulting from our non-compliance with our obligations to students will be handled on a case-by-case basis. For further details please read the UEL's **Tuition Fee Refund Policy**.

8. Sharing Information

8.1. If a student falls behind with their payments, the University may share information about the student and their debt with our debt collection partners.

8.2. We include personal information about students who receive Student Loan Company loans in our annual report to the Company.

8.3. If a student is a registered student at UEL on a course offered as part of a collaborative partnership, we share information about the student and their debt with the partner institution.

9. Links to other Institutional Policies and Procedures

9.1. **Internal Policies**

This Policy/Regulation relates to the following institutional regulations, policies or Procedures:

- Tuition Fees Policy
- Tuition Fee Refund Policy

10. Definitions

Term	What does it mean?
Course	The course, which consists of the modules you are studying.
Debt	Money owed to the University which has not been paid within the published deadlines.
Enrolment	The process used to register you formally on your course of study at the start of each academic year.
International student	An international student is defined as a student who requires a Student Visa to study in the UK.
Partner institution	An institution or organisation with which the University has an agreement to deliver courses approved by the University and which lead to university awards.
Self-funding	A self-financing student is a student who pays their own tuition fees, and their tuition fees are not being paid by a sponsor or funding body.
Sponsor	A third party (i.e., not yourself) who pays for part or all of your tuition fees. Parents, family, and friends do not count as sponsors. If they pay all or part of your fees, you will be classified as 'self-funding' student and you will be expected to pay the fees accordingly.
Student Loans Company (SLC)	A not-for-profit company in the UK that provides financial support to students in universities and colleges in the UK
Tuition Fee	Fee payable for the course provided by the University.
You/Your	Means a registered student at UEL
We/Us/Our/the University/UEL	The University of East London
Withdrawal	When you have decided to stop studying at the University of East London and are sure that you will not be returning to study with us on the same course in the future.

Policy Owner: Position and Department/School

Version	Effective From	Amendments	Equality Analysis	Stakeholders Consulted (e.g. Disability & Dyslexia Team, Policy Review Group)	Approval Date	Author	Date for Review
V1	01/09/2024		.....	University Executive Board Governance Team Academic Registry	02/09/2024	Marc Albano, Lana Yordanova	14/01/2026
V2	11/07/2025	4.11		SMART Team	18/07/2025	Debbie Lindsay	

Add a row each time the regulation/policy is updated (includes both minor and major updates)

This Policy is reviewed by University Executive Board and approved by Finance & Resources Committee.