



UNIVERSITY
OF SUSSEX

Finance Division

STUDENT DEBT RECOVERY POLICY 2025/26

1. OVERVIEW AND PURPOSE

- 1.1 This document sets out the University requirements with regards to the payment of fees and charges by students, and explains the approach we take to recovery to ensure the collection of student debt.
- 1.2 The debt recovery approach applies to all students, including sponsored students where their sponsor does not make the required payments to the University within a reasonable timeframe.
- 1.3 For the purposes of this policy, the term 'debt' means any monies owed by the student to the University.

2. POLICY

2.1 What we require of students

- 2.1.1 Students should consult regularly with information on their debt position through their Sussex Direct account and ensure that their payments are received by the University using the required payment method by the due date.
- 2.1.2 Students should immediately contact the relevant University services for advice and to discuss circumstances which may affect their ability to pay. This may include financial hardship, wellbeing challenges, or where they are in receipt of funding arrangements where payment dates do not align with the University instalment plan.
- 2.1.3 We will always attempt to contact a student at least twice through their University of Sussex email to notify them of overdue payments and explain the action that is required before any sanctions are applied. Students must contact us in response to notification of overdue debts and engage with us in finding an agreed solution.
- 2.1.4 Where access to a university email account has been removed, we will contact students through the personal email they have registered with the University. Students have the responsibility to keep their contact details up to date so that they receive communications on fees and other monies due.

2.2 Required payment methods

- 2.2.1 Payments to the University must be made by debit card or credit card through the student's [Sussex Direct](#) account, or by bank transfer using the payment link provided by the University.
- 2.2.2 Students should never use a payment link provided by a third party.

2.2.3 The University does not accept payments made directly into our bank account, or payments over the telephone, in any circumstances.

2.3 **Payment of tuition fees**

2.3.1 Liability for tuition fees is based on attendance. More information can be found in our [Fee Liability Policy](#).

2.3.2 Tuition fees for taught courses can be paid in a single upfront payment, or in a termly instalment plan set up within the registration process.

2.3.3 Postgraduate research (PhD) students joining the University in September are also offered the same standard termly instalment plan as applies to taught courses. Postgraduate research (PhD) students joining at other points during the year will be advised of tuition fee payment due dates according to their month of entry.

2.3.4 Due dates for instalment payments are aligned with published Student Finance England payment dates, as set out in Appendix 1 to this document.

2.3.4 Self-funding postgraduate research students who do not join the University in September or January will be advised of tuition fee payment due dates according to their month of entry.

2.4 **Payment of rental fees (accommodation fees)**

2.4.1 Liability for rental fees is set out in the University accommodation agreement. Please see <https://www.sussex.ac.uk/study/accommodation/apply/policies> for more information.

2.4.2 Rental fees can be paid in a single upfront payment, or in an instalment plan set up within the registration process. Due dates for instalment payments are aligned with published Student Finance England payment dates, as set out in Appendix 1 to this document.

2.5 **Payment of other charges**

2.5.1 Other charges include, but are not limited to, library charges, accommodation key charges and welfare loan repayments.

2.5.2 Such charges will be reflected in the Sussex Direct student account and are subject to the payment due date as advised by the relevant University service.

2.6 **What will happen if payments are not received on time**

2.6.1 The University's policy is to take firm, fair and timely steps to recover all monies due. In all cases the University will approach the recovery of debt consistently and proportionately, taking relevant individual circumstances into account.

2.6.2 Our approach to recovering debt depends on the classification of the unpaid

debt, and whether or not the student is continuing their studies or has left the University, as below.

2.6.3 We will not apply sanctions if the outstanding debt:

- is subject to a relevant formal dispute (i.e. where the dispute, once resolved, might result in removal or retiming of debt such that the sanction would not be applied), which is being pursued in good faith by the student
- is due to an administrative error by the University which has not been rectified by the payment due date.

2.7 Classification of debts

2.7.1 For the purposes of debt recovery, the University distinguishes between academic debt, academic-related debt and non-academic debt as follows:

- Academic debt is tuition fee and continuation fee debt
- Academic-related debt is debt directly related to academic studies - for example, library charges and field trip fees
- Non-academic debt is debt for non-academic services or goods, including but not limited to, rent for university accommodation (rental fees) and related charges, and welfare loans.

2.8 Academic debt

2.8.1 Current students

Where academic debt is not paid by the advised due date, the University will contact current students promptly by email at their registered University of Sussex email address to notify them that their debt is overdue and ask them to make immediate payment. The usual termly debt recovery cycle, including the timing of payment reminder letters, is included at appendix 2.

We will include signposting to relevant University support and advice services in our letters to students.

If debt has become overdue immediately before or during the May assessment period, we will not contact the student regarding this debt or impose sanctions for non-payment during this period, however the debt must still be repaid.

Outside of this period sanctions may be applied as follows, until payment is received by the University:

- Removal of access to IT and library services
- Withdrawal from the University. Students who are withdrawn and who are living in University accommodation will also need to leave their accommodation, whether or not they have paid their rental fees

- Inability to re-register to continue studies in the next academic year
- Withholding of the award of the degree, diploma or certificate and any relevant official certified transcript or other formal confirmation of academic achievement. The student will be entitled to receive a notification of marks for their personal information, but this is not an official transcript. In this case the student will also not be permitted to attend their graduation ceremony.

2.8.2 Students who have temporarily withdrawn from the University

We do not seek to recover debt from students who have taken a period of temporary withdrawal from the University, during their period of withdrawal. However, they will not be able to register to return to their studies until payment of academic debt is received by the University.

2.8.3 Students who have left the University during a course of study, or have completed a course of study with the University

Students who have left the University during a course of study, or have completed a course of study with the University, will not be able to re-register for their original course of study, or for a new course of study, until payment of academic debt is received by the University.

Where we have attempted to contact the former student and been unable to reach a satisfactory alternative payment plan, the appropriate standard commercial debt recovery process may be applied - including referral to debt recovery agencies and/or instigation of legal proceedings.

2.9 **Academic-related debt and non-academic debt**

2.9.1 Current students

Where academic-related debt and non-academic debt is not paid by the advised due date, the University will contact current students promptly by email at their registered University of Sussex email address to notify them that their debt is overdue and ask them to make immediate payment. The usual termly debt recovery cycle, including the timing of payment reminder letters, is included at appendix 2.

We will include signposting to relevant University support and advice services in our letters to students.

If debt has become overdue immediately before or during the May assessment period, we will not contact the student regarding this debt or impose sanctions for non-payment during this period, however the debt must still be repaid.

Outside of this period sanctions may be applied as follows, until payment is received by the University:

- The University may proportionately withhold further access to relevant academic-related services until payment is made. For example, unpaid

library charges for books which are not returned may result in the student having access to the library withheld

- Students with rental fee debt may be served with a 'Notice to Terminate' and required to leave their University accommodation
- Students with rental fee debt will not normally be allowed to access new University accommodation arrangements
- Students who have not repaid a welfare loan are not normally eligible to apply for further welfare loans
- Students with academic-related or non-academic debt will not be permitted to attend their graduation ceremony. Any degree certificate awarded will be made '*in absentia*' and sent by post.

2.9.2 Students who have temporarily withdrawn from the University

We do not seek to recover debt from students who have taken a period of temporary withdrawal from the University, during their period of withdrawal. However, students will not normally be allowed to access new University accommodation arrangements on their return to studies until payment for their historic rental fee debt is received by the University.

2.9.3 Students who have left the University

Students who have left the University with unpaid academic-related or non-academic debt will be able to re-register for their original course of study (or for a new course of study) if they do not have academic debt. However, they will not normally be allowed to access new University accommodation arrangements until payment for their historic rental fee debt is received by the University. We will continue to take all reasonable measures to recover any historic non-academic debt.

Where we have attempted to contact the former student and been unable to reach a satisfactory alternative payment plan, the appropriate standard commercial debt recovery process may be applied - including referral to debt recovery agencies and/or instigation of legal proceedings.

5. FURTHER CONSIDERATIONS

- 5.1 The application of sanctions relating to academic debt, academic-related debt and non-academic debt may only be varied by agreement of the Chief Financial Officer and the Vice-Chancellor or their nominees.
- 5.2 In the event of any late payment, for example where payment is refused by a bank or card issuer for whatever reason, a reasonable administration fee may be charged.
- 5.3 It is the responsibility of the student to ensure that the University receives full payment for fees. Where payment shortfalls arise due to bank charges or exchange rate differences and the student is at fault, the University may reasonably recover the shortfall from the student.

- 5.4 The University operates the standard commercial principle that payments are applied to the oldest outstanding debt.

Review / Contacts / References	
Policy title:	STUDENT DEBT RECOVERY POLICY
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Approving body:	Chief Financial Officer
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Next review date:	August 2026
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Policy owner:	Finance Division
Lead contact / author:	Sian Thomas



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Appendix 1: Instalment plan due dates for 2025/26

Tuition fees

Payment must be received on or before the specified due dates below.

NB: Self-funding postgraduate research students who do not join the University in September will be advised of tuition fee payment due dates according to their month of entry.

	Autumn 2025 start		Spring 2026 start			Summer 2026 start
	International postgraduate taught students requiring a study visa (excluding PGCE and MA Social Work)	All other students	International postgraduate taught students requiring a study visa (excluding PGCE and MA Social Work)	All other postgraduate taught students	Students returning from a period of temporary withdrawal	Students returning from a period of temporary withdrawal
Fee basis	100% annual fee 2025/26	100% annual fee 2025/26	100% annual fee 2025/26	100% annual fee 2025/26	66% annual fee 2025/26	33% annual fee 2025/26
Deposit	Before registration	None	Before registration	None	None	None
First instalment	50% of balance (annual tuition fee less deposit) during the registration process, as a condition of registration	34% tuition fee Tuesday 21 October 2025	50% of balance (annual tuition fee less deposit) during the registration process, as a condition of registration	34% tuition fee during registration as a condition of registration	50% applicable tuition fee (i.e. 33% annual fee) during registration, as a condition of registration	Full applicable tuition fee (i.e. 33% annual fee) during registration, as a condition of registration
Second instalment	As first instalment, Tuesday 13 January	33% tuition fee Tuesday 13	As first instalment, Tuesday 21 April 2026	33% tuition fee Tuesday 21 April	As first instalment, Tuesday 21 April	None

	2026	January 2026		2026	2026	
Third instalment	N/A	33% tuition fee Tuesday 21 April 2026	None	33% tuition fee SFE payment date October 2026 [date tbc once published by SFE]	None	None

Rental fees

Payment must be received on or before the specified due dates below.

	Autumn start		Spring start
	Postgraduate students (50 or 51 week contract)	Undergraduate students (39 week contract)	Postgraduate students (50 or 51 week contract)
First instalment	25% rental fee Tuesday 21 October 2025	34% rental fee Tuesday 21 October 2025	25% rental fee Tuesday 13 January 2026
Second instalment	25% rental fee Tuesday 13 January 2026	33% rental fee Tuesday 13 January 2026	25% rental fee Tuesday 21 April 2026
Third instalment	25% rental fee Tuesday 21 April 2026	33% rental fee Tuesday 21 April 2026	25% rental fee 1 July 2026
Fourth instalment	25% rental fee 1 July 2026	N/A	25% rental fee SFE due date October 2026 [date tbc once published by SFE]



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Appendix 2:

The University's usual annual termly recovery cycle for tuition fee debt (not applied during May assessment period):

Debt overdue	
+7 days	Reminder letter 1
+14 days	Reminder Letter 2
+21 days	Reminder Letter 3 IT and library access removed may be removed from this point
+35 days	Withdrawal for non-payment of tuition fees may begin

The University's usual annual termly recovery cycle for rental fee debt (not applied during May assessment period):

Debt overdue	
+7 days	Reminder Letter 1
+14 days	Reminder Letter 2
+21 days	Reminder Letter 3
+28 days	Reminder Letter 4 and Notice to Terminate may be served from this point