Finance Division

STUDENT DEBT RECOVERY PROCEDURES 2026/27

1. OVERVIEW AND PURPOSE

1.1 This document is prepared in accordance with the University Student Fees and Debt Recovery Policy. It explains:

- the University requirements regarding the payment of fees and charges by students, and
- our approach to recovering student fees and charges which are owed to the University.

1.2 Provision of all courses is governed by specific terms and conditions which set out requirements for tuition fee payment by students or third-party funders. In all cases the University considers that unpaid tuition fees and continuation fees constitute academic debt and may apply the sanctions set out below to recover unpaid fees. In no circumstances will a degree, diploma or certificate be awarded where academic debts are not paid, unless the debt has arisen as a result of an error by the University which has not been corrected at the point of award.

1.3 The requirements set out in section 2.1 apply to all students. The remaining requirements and procedures to recover academic debt set out below apply to Undergraduate degree courses, PGCE courses, Postgraduate research courses and Postgraduate taught courses (excluding Online Distance Learning courses) only. Specific requirements and procedures in relation to other educational provision including University Summer School, short courses, pre-sessional courses, apprenticeships, courses managed within a collaborative commercial arrangement and not open to general applicants ('closed courses') and Online Distance learning are contained within the relevant terms and conditions issued by the University to the student and/or fee payer (where these are is different), with reference to the principles stated above.

1.4 In accordance with the University Student Fees and Debt Recovery Policy, for the purposes of these procedures:

- 'Fees' means any monies that a student is liable for or that are due to the University for services or goods provided.
- 'Debt' means any monies owed by a student to the University.

2. REQUIREMENTS

2.1 What we require of all students

2.1.1 Students must register promptly for their course within the registration period advised by the University in order to access University services. Students who do not register within this period will be withdrawn from the University.

2.1.2 Self-funding students must make any required payments within the specified timeframe and using the required payment methods. Self-funding students must ensure that they make their payments in time for them to be received by the University by the due date advised. Students making payments from outside of the UK should note that they are responsible for ensuring that they factor in delays which may arise within the international banking system. Students should never use a payment link provided by a third party.

2.1.3 Having registered, all students should regularly consult information on their fees and debt position through their Sussex Direct account or alternative routes provided by the University.

2.1.4 Students are responsible for ensuring that their personal contact details are up to date to receive communications on fees and other monies due where it is not possible to contact them using their University of Sussex email address. e.g. where access to a University of Sussex email account has been removed due to non-payment of fees.

2.2 **Undergraduate, Postgraduate taught or Postgraduate research students who are paying their own tuition fees, excluding Online Distance Learning courses**

2.2.1 Self-funding Undergraduate, Postgraduate taught or Postgraduate research students in receipt of evidenced third party income payments which do not match the University termly due dates (e.g. DfE loan, monthly University salary payments) should contact the Finance Division before their first payment is due to agree alternative arrangements. Students experiencing unexpected financial challenges which may affect their ability to meet their financial liabilities should immediately seek advice from the relevant University student services through the Student Centre or Student Hub.

2.2.2 Students must contact the Finance Division in response to notification of overdue payments and engage in finding an agreed solution. The University will always attempt to contact a student 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.

2.2.3 Tuition fees for taught courses can be paid in a single upfront payment for the year of study or the complete course (dependent on the course) or in termly instalments which are aligned with published Student Finance England payment dates and the University calendar (see Appendix 1 to this document). Payment by instalments must be arranged within the registration process and adhered to by the student, except where a different instalment schedule is agreed. Where a student does not adhere to the relevant instalment plan the student is immediately liable to pay the full year's fees unless they withdraw from the University, in accordance with the Tuition Fee Liability Procedures.

2.2.4 Self-funding Postgraduate research students will be advised of tuition fee instalment due dates according to their month of entry.

2.3 **Students who register in the expectation of third-party tuition fee funding to be paid**

directly to the University

2.3.1 Where a student has registered for their studies in the expectation of their tuition fees being fully or partially funded and paid directly to the University by a third party (e.g. student loan or sponsorship by an approved body) they will be personally liable for all fees if payment is not received by the University by the required due date. In this case we will alert students where Student Loan Company (SLC) payments are not received in the autumn and spring terms and agree a new payment date at that point. Sponsored students who began their studies in September will be alerted by the end of February of the same academic year. Sponsored students who began their studies in January will be alerted by the end of May of the same academic year.

2.3.2 Where a student is required to pay fees because expected third party payments have not been received by the University, we will agree a payment due date with the student. Standard debt recovery procedures will be applied after allowing a reasonable time for the student to take action.

2.4 **Payment of accommodation fees**

2.4.1 Liability for accommodation 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 Accommodation fees can be paid in a single upfront payment. Students may also elect to pay their fees in instalments which are aligned with published Student Finance England payment dates and the University calendar (see Appendix 1 to this document). Where a student does not adhere to the relevant instalment plan the student is immediately liable to pay to pay the full year's fees unless they withdraw from the accommodation or the University.

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 type of debt, and whether the student is continuing their studies or has completed their course of study and/or left the University.

2.6.3 We will not apply sanctions for non-payment 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, or
- is due to an administrative error by the University which has not been rectified by the payment due date.

2.6.4 Where a student is required to pay fees because expected payments have not been received by the University from a third party (e.g. sponsor, SLC) a new payment date will be agreed with the student as at s2.3.2. If payment is not received by this date sanctions will be applied in accordance with s2.8 below.

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 includes, but is not limited to, library charges and additional costs relating to study such as the cost of specialist equipment or materials, fees for field trips and laboratory bench fees.
- Non-academic debt is debt for non-academic services or goods, including but not limited to, rent for university accommodation and related charges, and unpaid 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 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 to avoid sanctions being applied.

The University will write to the student twice before sanctions are applied (see Appendix 2) explaining how to pay the debt and the consequences of non-payment. These communications will always signpost to relevant University support and advice services, and encourage students to engage with these services where they are in need of support.

If debt has become overdue immediately before or during the May assessment period, the University will alert the student to new debt but will not apply sanctions for non-payment during this period. The debt must still be repaid, and debt recovery action will commence once the assessment period is completed.

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**

The University does 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**

Students who have left 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 the University has 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 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 University will write to the student twice before sanctions are applied (see Appendix 2) explaining how to pay the debt and the consequences of non-payment. These communications will always signpost to relevant University support and advice services and encourage students to engage with these services where they are in need of support.

If debt has become overdue immediately before or during the May assessment period, the University will alert the student to new debt but will not apply sanctions for non-payment during this period. The debt must still be repaid, and debt recovery action will commence once the assessment period is completed.

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 accommodation fee debt may be subject to an appropriate standard commercial debt recovery process - including referral to debt recovery agencies and instigation of legal proceedings for possession of student accommodation
- Students with accommodation 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. Once payment is received the student will be invited to a future ceremony if they wish.

2.9.2 **Students who have temporarily withdrawn from the University**

The University does 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**

Once a student with unpaid academic-related or non-academic debt has left the University, the University will attempt to contact them to establish a satisfactory repayment plan. Where this is not possible, the appropriate standard commercial debt recovery process may be applied - including referral to debt recovery agencies and/or instigation of legal proceedings.

Students who have left the University with unpaid academic-related or non-academic debt, but no academic debt, will not be prevented from registering for a course of study (including their original course of study). However, the University will continue to take all reasonable measures to recover any historic non-academic debt during the new period of study. This may include following the appropriate standard commercial debt recovery process as above. In addition, students with accommodation fee debt will not normally be allowed to access new University accommodation arrangements.

3. FURTHER CONSIDERATIONS

3.1 The application of debt-recovery sanctions to an individual student during the academic year may be paused or delayed only on the recommendation of central University services and by agreement of the Chief Financial Officer or Vice-Chancellor or their nominee (all debt), or the Chief Operating Officer or their nominee (non-academic debt).

3.2 NB The University will only award a degree, diploma or certificate or provide any relevant official certified transcript or other formal confirmation of academic achievement when academic debts are paid. If academic debt is not paid the student will be entitled to receive a notification of marks for their personal information only, not an official transcript.

3.3 In the event of any late payment, for example when payment is refused by a bank or card

issuer for whatever reason, a reasonable administration fee may be charged.

3.4 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.

Review / Contacts / References	
Title:	Student Debt Recovery Procedures
Date approved:	July 2026
Approving body:	Chief Financial Officer
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Revision history:	2026/27 version
Next review date:	July 2027
Related internal policies, procedures, guidance:	Student Fees and Debt Recovery Policy Tuition Fee Liability Procedure 2026/27
Procedure owner:	Finance Division
Lead contact / author:	Sian Thomas, Deputy Director of Finance

UNIVERSITY OF SUSSEX BRIGHTON

Finance Division

Appendix 1: Instalment plan due dates for 2026/27

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. References to 'fees' are to the tuition fee advised in the University offer letter, or any subsequent University communication, less any scholarships or other financial awards.

	Autumn 2026 start		**Spring 2027 start**			**Summer 2027 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% course fee 2026/27	100% annual fee 2026/27	100% course fee 2026/27	100% annual fee 2026/27	66% annual fee 2026/27	33% annual fee 2026/27
Deposit	Before registration	None	Before registration	None	None	None
First instalment	50% of balance (tuition fee less deposit) during the registration process, as a condition of registration	34% tuition fee 27 October 2026	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, 19 January 2027	33% tuition fee 19 January 2027	As first instalment, 13 April 2027	33% tuition fee 13 April 2027	As first instalment, 13 April 2027	None
Third instalment	N/A	33% tuition fee 13 April 20276	None	33% tuition fee SFE payment date October 2027 [date tbc once published by SFE]	None	None

Accommodation fees

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

	Autumn start		**Spring start**
	Postgraduate students (50 or 51 week accommodation contract)	Undergraduate students (39-week accommodation contract)	Postgraduate students (50 or 51 week accommodation contract)
First instalment	25% fee 27 October 2026	34% fee 27 October 2026	25% fee 19 January 2027
Second instalment	25% fee 19 January 2027	33% fee 19 January 2027	25% fee 13 April 2027
Third instalment	25% fee 13 April 2027	33% fee 13 April 2027	25% fee 1 July 2027
Fourth instalment	25% fee 1 July 2027	N/A	25% fee SFE due date October 2027 [date tbc once maintenance loan payment dates published by SFE]

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, payment is due in one week
+7 days	Alert letter, payment is one week overdue, please ensure we receive your payment within 14 days of this letter
+21 days	Alert letter, we have not received payment, IT and library access removed from this point
+35 days	Student may be withdrawn from their studies for non-payment of tuition fees from this point

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

Debt overdue	
-7 days	Reminder letter, payment is due in one week
+7 days	Alert letter, payment is one week overdue, please ensure we receive your payment within 21 days of this letter, sanction will be applied if payment is not received within 21 days of this letter
+14 days	Alert letter, payment is two weeks overdue, sanction will be applied if payment is not received within 14 days of this letter
+ 28 days	Students may be referred to a debt recovery agency and/or subject to instigation of legal proceedings from this point