



MANAGEMENT OF STUDENT ACADEMIC DEBT

Version No.	Description	Author	Approval body	Effective Date
1.0	First Published Version	Finance Directorate	Executive Team 16 December 2025 Senate 19 December 2025	19 December 2025

Review Date	December 2026
Section Responsible	Finance Directorate

Purpose of Policy/Procedure

This Policy sets out the University's approach in respect to the management of student academic debt. This Policy replaces the previous Debt Management Policy: Students.

Scope of Policy/Procedure

This policy governs the collection and management of student academic debt within the University. It does not extend to other categories of income or debt.

For the purposes of this Policy, academic debt is defined as:

- Tuition Fee debt or Sponsored Tuition Fee debt amounting to £100 or more; and
- Bench Fees and Extension Fees associated with both current and previous academic years.

This Policy applies to all students at the University, including full-time and part-time, undergraduate and postgraduate, online learners, home and international students, as well as those enrolled at the University's overseas subsidiaries. It is designed to ensure that all students are treated in a fair, transparent, and consistent manner in relation to the management of academic debt.

Contact Team	Finance Helpdesk Team	
Contact Email	finance-helpdesk@strath.ac.uk	





Management of Student Academic Debt Policy

Policy Owner: Finance

Last Review Date: December 2025

Version: 1.1



Contents

1. Introduction	1
2. Scope of this Policy	1
3. Funding Classification and Payment Obligations	3
4. Payment Plan	3
5. Support to Students	4
6. Communication with Students	5
7. Management of Academic Debt: Procedure	6
8. Management of Academic Debt: Sanctions	7
9. Exceptional Circumstances	8
10. Sponsor Classification and Responsibilities	9
11. Debt Collection Agencies	11
12. Former Students' Debt Clearance	12

1. Introduction

The University of Strathclyde is committed to providing a positive and rewarding experience for all students. Effective management of payments due to the University is essential to sustaining the institution's operations and ensuring the continued delivery of high-quality services.

This policy establishes the framework for managing student academic debt with the following objectives:

- **Maximise resources** available for investment in teaching and research to ensure excellence in the service delivered to students
- **To protect students** from the adverse effects of unmanageable financial obligations related to the cost of academic study.

2. Scope of this Policy

This Policy governs the collection and management of **student academic debt** within the University. It does not extend to other categories of income or debt.

Definition of Academic Debt

For the purposes of this Policy, *academic debt* is defined as:

- **Tuition Fee debt** or **Sponsored Tuition Fee debt** amounting to **£100 or more**; and
- **Bench Fees** and **Extension Fees** associated with both current and previous academic years.

Non-Academic Debt

Debts arising from services such as library usage, accommodation, or other ancillary charges are classified as **non-academic debt**. The management of these debt categories is addressed separately under the **Management of Student Non-Academic Debt Policy**.

Student Academic Debt	Student Non-Academic Debt
Tuition Fees (over £100)	Accommodation Fees
Sponsored Tuition Fees (over £100)	Tuition Fees (£100 and under)
Bench Fees	Sponsored Tuition Fees (£100 and under)
Extension Fees	Library Fines
	Hardship Loans
	Other miscellaneous charges

This Policy applies to all students at the University, including full-time and part-time, undergraduate and postgraduate, online learners, home and international students, as well as those enrolled at the University's overseas subsidiaries. It is designed to ensure that all students are treated in a fair, transparent, and consistent manner in relation to the management of academic debt.

Student's Payment Obligation

The University is committed to delivering the services and educational experience outlined in its student contract. In return, all students are required to:

- Uphold the values of the University.
- Comply with all applicable regulations.
- Pay academic fees and any other applicable charges in full.
- Engage actively with their programme of study.

Contractual Framework

The student's financial obligations form part of the University's **Student Contract**, which comprises the following elements:

1. **Offer of Admission**
2. **Programme of Study**
3. **Terms and Conditions for Applicants and Students**
4. Direction to the University's [Charter, Statutes, Ordinances and Regulations](#)

Fees Policy

The University's **Fees Policy** provides detailed information on academic fees, payment schedules, and related financial responsibilities. This policy forms part of the contractual agreement between the student and the University. All students are expected to review and comply with the provisions of this policy.

Liability for Fees

In accordance with **University Regulations (Section 7.1)**, students become liable for the full annual tuition fee on or before registration. The University does not issue invoices for tuition fees as payment is required for completing the registration process.

3. Funding Classification and Payment Obligations

The method by which a student fulfils their financial obligations to the University is determined by the classification of their funding source. Students may be classified under one or more of the following categories:

1. Externally Funded

Students are considered externally funded if they:

- Receive financial support from recognised agencies such as:
 - Student Finance (England, Wales, Northern Ireland)
 - Student Awards Agency Scotland
- Are funded by corporate or employer organisations, or another government funding body, where funds are remitted directly to the University by the external funder.

2. Internally Funded

Students receiving full or partial financial support through University administered scholarships or bursaries.

3. Self-Funded

Students are considered self-funded if they:

- Finance their own studies.
- Receive financial assistance from family or friends.
- Obtain support from an external funder where funds are paid directly to the student rather than to the University.

Ultimate Liability

Irrespective of the funding classification, students retain ultimate responsibility for the payment of all academic fees and associated charges. In circumstances where a sponsor fails to meet their payment obligations by the specified deadline, liability for the outstanding balance will transfer to the student. The University will notify the student accordingly. Procedures for managing sponsor-related debt are detailed in [Section 10](#) of this Policy.

4. Payment Plan

Whilst payment of the full annual academic fee is due on or before registration, students who are fully or partially self-funded and whose annual academic fee exceeds **£250** may elect to pay their fees in three [instalments](#). This arrangement is offered to facilitate financial planning.

- **First Instalment**

One-third of the self-funded portion of the tuition fee is payable at the point of registration.

Completion of this payment is a prerequisite for finalising the financial component of the registration process.

- **Second Instalment**

The second instalment is due on the **first day of the month** that falls **three months after the programme start date**.

- **Third Instalment**

The third and final instalment is due on the **first day of the month** that falls **six months after the programme start date**.

Failure to adhere to these deadlines may result in the application of sanctions as outlined in [Section 8](#) of this Policy.

5. Support to Students

The University realises that, in certain circumstances, students may experience financial hardship that affects their ability to make scheduled payments of academic fees in full and on time.

The University takes the welfare of all its students seriously. Where appropriate, we will assist where we can (see Section 9), however, the quality of teaching and services provided to all students is dependent on funding and the University must act to recover all outstanding academic debts due.

The University recognises that some students may require additional support in managing their financial affairs and will seek to identify potential barriers caused by university systems that could negatively impact a student's ability to engage with our services. Vulnerability does not exempt a student from paying amounts due, but the University will take particular care when considering cases involving vulnerable students.

To provide support to students with academic debt, it is imperative that the student contacts the **Finance Helpdesk Team as soon as they become aware of their financial difficulties**. The sooner contact is established, the quicker the University can assess what support and assistance can potentially be offered to the student.

Finance Helpdesk Contact Details

- Email: finance-helpdesk@strath.ac.uk
- Web: [Finance here to help you | University of Strathclyde](#)
- Telephone: 0141 548 4500
- In Person: Level 4, Learning and Teaching Building (Monday–Friday, 09:30–16:30)

In addition, general student support can be obtained via:

Student Experience Helpdesk

- Email: student.helpdesk@strath.ac.uk
- Web: [Student Experience Helpdesk](#)
- In Person: Level 4, Learning and Teaching Building (Monday–Friday, 09:30–16:30)

Student Money Support Team *(for advice on money matters excluding academic fee payments)*

- Email: studentmoney@strath.ac.uk
- Web: [Student Money Support](#)

6. Communication with Students

The University will primarily communicate with students via their official University email address. Students are responsible for accessing and monitoring this email account on a regular basis.

Where deemed necessary, the University reserves the right to initiate contact through alternative channels, which may include:

- Telephone or mobile number
- Personal email address
- Home postal address
- Term-time postal address

7. Management of Academic Debt: Procedure

The University's procedure seeks to encourage payment of outstanding academic debts by undertaking communication with the student (or sponsor) leading to the resolution of academic debts; **but** also to take such action against students/sponsors who have outstanding payments due to the University, as may be necessary to ensure equitable treatment of **all** students required to pay tuition fees and other academic-related charges.

Timeframe	Action	Classification
7 days before due date	Email sent to remind students of payment date	Pre Reminder
7 days after due date	Email sent flagging payment now overdue and requesting overdue payment to be made within 14 days	Reminder
21 days after due date	Email sent flagging that student is now classified as Financial Concern Stage 1 and explaining what will happen if payment is not received within 14 days i.e. <ul style="list-style-type: none">Application of Sanctions Faculties are notified of students within this classification	Financial Concern Stage 1: Pre Sanction
35 days after due date	Email sent confirming Sanctions have now been applied and explain what will happen if payment is not paid within 14 days i.e. <ul style="list-style-type: none">Continuation of application of sanctions Faculties are notified of students within this classification	Financial Concern Stage 2: Sanctioned
49 days after due date	Email sent confirming continuation of sanctions and explaining what will happen if payment is not paid within 7 days i.e. student withdrawn from the University Faculties are notified of students within this classification	Financial Concern Stage 3: Pre Withdrawal
56 days after due date	Email to student to advise that as the full outstanding academic fee is still overdue, they have been compulsorily withdrawn from the University. Faculties, Accommodation Services and Visa Compliance are notified of students within this classification	Financial Concern Stage 4: Compulsory Withdrawal

8. Management of Academic Debt: Sanctions

Access & Services Available	Registered Student	Financial Concern Stage 1 Pre Sanction	Financial Concern Stage 2 Sanctioned	Financial Concern Stage 3 Pre Withdrawal	Financial Concern Stage 4 Withdrawn
Access to MyPlace	✓	✓			
Access to Pegasus	✓	✓			
Access to Email	✓	✓	✓	✓	✓
Submit Coursework	✓	✓			
Access to tutorials or any method of teaching support	✓	✓			
Receive coursework results	✓	✓			
Sit exams	✓	✓			
Receive exam results	✓	✓			
Register for next year	✓	✓			
Request for student status letter	✓	✓			
Attendance at graduation	✓	✓			
Receive certificates, awards and transcripts	✓	✓			
Request for UKVI sponsorship through CAS issuance	✓	✓			

Please Note:

Sanctioned Status and Access Restrictions

Students subject to sanctions will not be provided with hard copies of materials ordinarily accessible through electronic means.

Removal of IT Facilities

The removal of IT facilities due to academic debt shall not be accepted as grounds for mitigation under the [Personal Circumstances Procedure](#). Suspension of University IT facilities does not constitute a valid reason for granting extensions or reassessment attempts

Restoration of Access

Access to MyPlace will normally be reinstated within 24 hours of receipt of outstanding payments.

- Payments made via **online student payment portal using credit/debit card** are processed immediately and will trigger restoration within the stated timeframe.
- Payments made via **bank transfer or international payment platforms** may require additional processing time. Students should allow for delays associated with these methods and retain proof of payment for verification purposes.

International Students Sponsored under UKVI

Failure to pay academic fees in accordance with agreed terms constitutes evidence of non-engagement with studies. Non-engagement represents a breach of UKVI sponsorship conditions. The University will initiate its non-engagement process, which may result in withdrawal of sponsorship and notification to UKVI. Upon notification, UKVI will commence visa curtailment procedures, requiring the student to return to their home country. Sponsorship cannot be reinstated once withdrawn.

9. Exceptional Circumstances

Definition

Exceptional financial circumstances refer to sudden and unforeseen events that significantly impair a student's ability to meet tuition fee obligations. To qualify, these circumstances must have a direct and demonstrable impact on the student's academic funding or income.

Circumstances Not Considered Exceptional

The following situations do not constitute exceptional circumstances:

- Lack of initial funding: Students commencing studies without securing appropriate financial resources.
- Mismanagement of personal finances.
- Indirect financial issues: Situations that do not directly affect the student's income.
- Academic stress: General stress or pressure arising from academic commitments.
- Foreign currency fluctuations.
- Cost-of-living pressures.

This list is indicative and not exhaustive.

Disclosure and Application Process

Students unable to meet academic fee obligations, who believe their individual circumstances are exceptional must:

1. Notify the Finance Helpdesk at the earliest opportunity.
2. Complete the Exceptional Financial Circumstances Form as directed by the Finance Helpdesk.
3. Provide clear evidence substantiating the claim. Evidence must directly relate to the student's funding or income.

Assessment and Decision

- Cases will initially be reviewed by senior staff within the Student Experience and Finance Directorates.
- Faculty representatives will also be consulted during the review process.
- Decisions will be based on the evidence provided and the specific impact on the student's ability to pay fees.
- Additional information or documentation may be requested.
- The University's decision is final; no appeal process is available.

Failure to Comply with Revised Payment Arrangements

Where rescheduled payments agreed under exceptional circumstances are not met, the University will implement the procedures outlined in [Section 7](#) of this Policy, including the application of sanctions detailed in [Section 8](#).

10. Sponsor Classification and Responsibilities

The University considers a student to be sponsored when their academic fees are paid directly to the University by an external organisation recognised by the University as an approved sponsor.

Where a sponsor has agreed to pay on behalf of a student, the student remains ultimately responsible for the debt until it has been fully discharged. If a sponsor fails to make payment by the specified deadline, liability for the outstanding balance will transfer to the student, and the University will notify the student accordingly.

Approved Sponsors

The University recognises the following categories of sponsors:

- British Council
- Petroleum Technology Development Fund (PTDF)
- Overseas Embassies
- UK-funded government scholarship programs (e.g., Chevening)
- International scholarship programs (e.g., Commonwealth Scholarships)
- Charitable foundations and trusts (e.g., Carnegie Trust)
- Professional bodies (e.g., Law Society, Chartered Accounting bodies)
- NHS

Sponsor Verification Requirements

All financial sponsors must:

- Provide official confirmation of sponsorship on organisational letterhead.
- Be verified by the University as an approved financial sponsor.
- Agree to the University's payment terms and deadlines.

If a sponsor is new to the University, appropriate due diligence checks will be undertaken before acceptance of any sponsor letter. The University cannot accept sponsorships that have not been approved in advance.

Management of Sponsor Debt: Procedure

1. **Invoice Issuance** – The University will issue an invoice to the sponsor with a payment due date.
2. **Reminder Schedule** – If payment is not received an email reminder will be sent to the sponsor soon after the due date.
3. **Escalation** – If payment is still not received, the student will be notified, and liability will transfer to the student.
4. **Sanctions** – The University will apply sanctions to the student account in line with the Academic Debt Policy.

Timeframe	Action	Classification
Day after Sponsored Student Registers	Invoice sent by email to sponsor for the full academic fee Sponsor has 30 days to pay invoice	
31 days after invoice to Sponsor is raised	Email sent to sponsor flagging payment now overdue and requesting overdue payment to be made within 15 days Students are notified by email that sponsor has not paid invoice on time	Reminder
47 days after invoice to Sponsor is raised	Students are notified by email that their sponsorship status has changed from 'Sponsored' to 'Self-Funding'. Students put on a three instalment payment plan. Failure to adhere to the instalment plan will result in the debt being managed as detailed in Sections 7 & 8 of this policy	Change of sponsorship status from 'Sponsored' to 'Self-Funding'

11. Debt Collection Agencies

The University may engage professional and reputable debt collection agencies, and where necessary, liaise with relevant government bodies to recover outstanding sums once all internal recovery mechanisms have been exhausted.

To facilitate debt recovery, the University may disclose adequate, relevant, and proportionate personal data to these third parties. While external agencies may apply their own charges, the University does not levy interest, charges, or fees during its internal collection process.

Students who have been compulsorily withdrawn from study with outstanding academic debt will be traced through external debt collection agencies appointed by the University. Overseas agents will be engaged where appropriate to recover international debts.

Legal proceedings relating to academic debt will fall under the exclusive jurisdiction of the Sheriff Court in Glasgow (except for debts arising from overseas operations). All such proceedings shall be governed by and interpreted in accordance with the laws of Scotland, and judicial interest and costs will be applied as appropriate.

Failure to settle academic debts may result in significant consequences, including:

- Adverse impact on the student's credit rating, which may affect future access to credit facilities such as credit cards, loans, mortgages.
- Enforcement of any court order, with associated enforcement costs added to the outstanding debt.

12. Former Students' Debt Clearance

Requirement for Re-Registration

Former students seeking to return to the University for further study must settle all outstanding academic debts in full prior to registration. This requirement includes any amounts previously referred to external debt collection agencies.

Restriction on Instalment Plans

The University reserves the right to refuse applications for payment by instalments from returning students who have a documented history of poor payment compliance resulting in the application of financial sanctions. In such cases, full payment of tuition fees and associated charges will be required at the point of registration.