



Student Debt Policy

2020/21

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The Open University is incorporated by Royal Charter (RC 000391), an exempt charity in England & Wales and a charity registered in Scotland (SC 038302). The Open University is authorised and regulated by the Financial Conduct Authority in relation to its secondary activity of credit broking.

Summary of policy

This policy sets out the scenarios in which students may incur debt for services, such as failing to pay module fees or for study related equipment, provided by The Open University. It explains the process The Open University will undertake to notify students of this debt and the action that it may take to recover these outstanding fees and/or charges and/or costs.

Summary of significant changes since last version

There have been no significant changes from the previous version of this policy (Student Debt Policy 2019/20).

Policies superseded by this document

This document replaces the previous version of the Student Debt Policy 2019/20.

Scope

This policy applies to:

- Undergraduate, postgraduate and research students who have outstanding fees and/or other charges and/or costs in connection with their study for one of the reasons listed in the section [Circumstances in which you may incur debt with The Open University](#) and;
- Have been notified of these outstanding fees and/or charges and/or costs during the 2020/21 academic year (1 September 2020 – 31 August 2021) by The Open University.

If you are notified in any other academic year of any debt you have incurred, the Student Debt policy in force at the time will apply.

This document may be updated throughout the year to correct errors, improve clarity or accessibility, or to reflect changes in legal or regulatory requirements. We will make all reasonable efforts to inform you of any such changes as early as possible.

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Who and which circumstances this policy does not cover

This document does not apply to the following:

- a) Collection processes operated by Open University Student Budget Accounts Limited arising from a failure to meet the payment terms in the loan agreement.
- b) Those studying free courses on Open Learn or FutureLearn
- c) Those studying a Microcredential
- d) Those studying an Apprenticeship
- e) Those studying for a PGCE qualification in Wales.

Related Documentation

Refer to the following documentation in conjunction with this document:

- [Conditions of Registration](#)
- [Conditions of Registration Short Courses](#)
- [Conditions of Registration for Postgraduate Research students](#)
- [Student Complaints and Appeals procedure](#)
- [Fee Rules](#)
- [Changing Your Study Plans](#)
- [Code of Practice for Student Discipline](#)

The Open University Student Charter Principles

This policy aligns with the following [Open University Student Charter](#) Principles:

- Principle 1: We treat each other with dignity and respect
- Principle 3: We share the responsibility of learning

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Introduction

This policy provides specific detail on the circumstances which may lead to you having outstanding fees and/or charges and/or costs with The Open University as detailed in the Conditions of Registration and the Fee Rules you agreed to when completing your registration for a module(s) starting in a particular academic year. It also outlines the means that will be undertaken to recover these outstanding amounts should you become in debt to The Open University.

Policy

Purpose

This policy is in place to ensure that students are aware of the process The Open University will undertake to notify them of and to recover any debt that they may incur whilst undertaking study with The Open University.

The objectives of this policy are:

- a) To inform students of the circumstances which may lead to them incurring a debt to The Open University for outstanding fees and/or charges and/or costs.
- b) To inform students of the process and the considerations The Open University will undertake in considering the recovery of this debt.

Circumstances in which you may incur a debt with The Open University

- a) You have failed to return equipment provided by The Open University.
- b) The payment method we have accepted to complete your registration is cancelled or withdrawn, for example a credit or debit card payment is not honoured by your bank or a grant or loan from a UK funding authority (Student Finance England (SFE), Student Finance Wales (SFW), Student Finance Northern Ireland (SFNI) and Student Awards Agency for Scotland (SAAS)) is not approved or withdrawn.
- c) Your Sponsor fails to pay fees it signed up to.

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- d) You have taken unsuccessful court action and are liable to pay the University costs and/or compensation and fail to do so within a reasonable timeframe.
- e) As a result of disciplinary action you are ordered to pay costs or compensation in order to recover money paid or loaned by The Open University or a third party to a student or to cover all or part of the cost of damage to or replacement of property as detailed in the University's Code of Practice for Student Discipline (SD2.5)

If you have been identified as being in debt to the University

If you have been identified as having a debt with The Open University, we will notify you in writing of the amount of debt and how you may pay that debt; and give you reasonable opportunity to pay any outstanding fees and/or charges.

Should your outstanding fees and/or charges remain outstanding after 30 calendar days of The Open University first notifying you of your debt, you will be sent further notification of the amount of this debt and how you may pay that debt.

Where The Open University has taken the above steps and has been unsuccessful in recovering the fees and/or charges and/or costs from you, due consideration by The Open University's Head of Treasury Services or their delegated authority, will be given in relation to any further action The Open University will take to recover these fees and/or charges and/or costs. The action taken may impact on your financial status.

The University may cancel your registration or enrolment and/or only permit you to undertake further study for which any further tuition fees or other charges may become due if you pay in advance or have another secured method of payment for those tuition fees or charges, which we have accepted, and you settle or make arrangements to settle the debt as detailed in Section B5.3: Consequences of not paying fees or additional charges of the Conditions of Registration.

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Further clarification

If you have any queries around the content provided within this document and how to interpret it, please contact the Policy and Controls Team in Student Fees by calling 01908 653411 or emailing SRF-Policy-Controls@open.ac.uk.

If you have any comments about this policy document and how it might be improved, please submit these to SPR-Policy-Team@open.ac.uk.

Alternative format

If you require this document in an alternative format, please contact the Student Support Team via [Contact us](#) (phone +44 (0)300 303 5303), or your dedicated Student Support Team via [StudentHome](#) if you are a current Open University student.

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