

Student Debt Policy 2025/26

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Alternative format, support and information

If you need this document in an alternative format or have any questions about its content, please see the contact options below.

How to contact us:

- Content in this document: Please get in touch with the Policy and Controls team in Student Fees <u>SRF-Policy-Controls@open.ac.uk</u> or call +44 (0)1908 653411
- General queries: For alternative format please email <u>Contact Us</u> or call +44
 (0)300 303 5303
- Current students: Contact via <u>StudentHome</u>
- Apprentices: Email <u>apprentice-support@open.ac.uk</u> or call +44 (0) 300 303 4121.
- **Rydym yn croesawu cyswllt yn Gymraeg:** +44 (0)29 2047 1170.
- **Research Degree students**: Email <u>research-degrees-office@open.ac.uk</u>.

Previous versions of this policy

For changes made to this document please refer to the <u>change log</u> and for previous versions see the <u>Student Debt Policy</u> landing page.

Introduction

- 1.1. 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 <u>Conditions of Registration</u> and the <u>Fee Rules</u> you agreed to when completing your registration for a module(s), course(s) or micros starting in a particular academic year. It also explains the steps that will be taken to recover any outstanding amounts if you incur debt to The Open University.
- 1.2. Throughout this document The Open University will be referred to as "We",
 "Us" or "Our" and students will be referred to as "You" or "Your".

Scope

What this policy covers

- 1.3. This policy applies to:
 - Undergraduate, postgraduate, research students and learners studying a microcredential delivered on VLE (Virtual Learning Environment) 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 <u>Circumstances</u> in which you may incur debt with us and;
 - Have been notified of these outstanding fees and/or charges and/or costs during the 2025/26 academic year (1 September 2025 31 August 2026) by us.
- If you receive notice of any debts incurred in another academic year, the Student Debt policy will apply at that time. Please refer to the <u>Student Debt</u> <u>Policy landing page</u> for previous versions.
- 1.5. Updates to this policy may be made to correct errors, enhance clarity, or comply with legal changes.

What this policy does not cover

- 1.6. 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
 - c) Those studying an Apprenticeship
 - d) Those studying for a PGCE qualification in Wales.

Policy

Purpose

- 1.7. This policy is in place to ensure that students are aware of the process we will undertake to notify them of and to recover any debt that they may incur whilst undertaking study with The Open University.
- 1.8. The objectives of this policy are:
 - a) To inform students of the circumstances which may lead to them incurring a debt to us for outstanding fees and/or charges and/or costs.
 - b) To inform students of the process and the considerations we will undertake in considering the recovery of this debt.

Circumstances in which you may incur a debt with us

- 1.9. 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 (<u>Student Finance England (SFE)</u>, <u>Student Finance Wales (SFW)</u>, <u>Student Finance Northern Ireland (SFNI)</u> and <u>Student Awards Agency for Scotland (SAAS)</u>) is not approved or is withdrawn.
- 1.10. Your Sponsor fails to pay the fees they agreed to.
- 1.11. You have failed to return equipment we loaned to you, such as laptops, lab equipment, books or other items we own.
- 1.12. You have taken unsuccessful court action and are liable to pay our costs and/or compensation and fail to do so within the period set by the court.
- 1.13. Due to disciplinary action, you must pay costs or compensation to recover money that we or a third party have paid or loaned. Additionally, you must cover all or part of the expenses related to damage to or replacement of property. This is outlined in the <u>Code of Practice for Student Discipline</u> (SD 2.5).

- 1.14. If you pay the England Fee, a fee limit discount will be applied to your fees if your total fee liability exceeds the part-time fee limit of £7,145. If your total fee liability drops below this limit, and an automatic recalculation of your fees is not possible through standard processes, you must make arrangements with Student Fees before this happens to ensure you do not fall into arrears. Student Fees will be able to help you arrange repayment.
- 1.15. You have received an overpayment towards your costs from any of our discretionary funding schemes, such as the Study Related Costs scheme or Student Assistance Fund and have not arranged to repay the funds to us.

If you have been identified as being in debt to us

- 1.16. If you have been identified as having a debt with us, we will notify you in writing of the amount of debt and how you may pay that debt; and give you a reasonable opportunity to pay any outstanding fees and/or charges.
- 1.17. If we have exhausted all reasonable efforts to recover any outstanding fees, charges or costs, the Director of Treasury Services or their delegate will carefully consider the next steps, which may include legal options to recover these fees, charges or costs. Please know that these actions could impact your financial status.
- 1.18. We may cancel your registration or enrolment and/or restrict you from taking further courses if you do not pay your tuition fees or any other charges in advance. To continue your studies, you must either pay in advance or have an acceptable secure payment method for those fees and charges. Additionally, you must settle or arrange payment for any debts as outlined in Section B5.3: Consequences of Not Paying Fees or Additional Charges of the <u>Conditions of Registration</u>.

Related policies and legislation

- <u>Conditions of Registration</u>
- <u>Conditions of Registration Short Courses</u>
- <u>Conditions of Registration for Postgraduate Research students</u>
- <u>Conditions of Registration (Microcredentials)</u>
- Student Complaints and Appeals procedure
- Fee Rules
- Changing Your Study Plans
- <u>Code of Practice for Student Discipline</u>

Feedback

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

Charity statement

The Open University is incorporated by Royal Charter (RC 000391), an exempt charity in England and 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.

Document information

Version number: 1.0

Approved by: Director of Treasury Services

Effective from: March 2025

Date for review: December 2026