

# Debt Management Policy

## Introduction

University of Liverpool online programmes are delivered in partnership with Kaplan Open Learning, an affiliated college of the University. For more information about our partnership please visit the [University of Liverpool website](#).

This document sets out the policy for students studying University of Liverpool online programmes in relation to student debt, along with the debt management procedures followed in accordance with this policy.

This policy specifically covers the collection of tuition fees and charges payable in relation to the University of Liverpool online programmes by current and former students. The aim of the policy is to minimise levels of student debt.

The Finance Department is responsible for managing and reviewing this policy, Finance Department staff are responsible for the effective operation of debt management procedures and all staff are expected to be familiar with this policy and to contribute to its effective implementation.

## Support to students

In applying this policy, we will at all times seek to be sympathetic to, and understanding of, individual students' financial circumstances. However, for us to do so, students must engage in dialogue with the Student Retention and Finance team if they are experiencing difficulties.

Action to enforce settlement of debt for outstanding fees and charges will be taken against all current and former students who have failed to find a solution to settle any outstanding debt, or who have failed to honour agreements to pay.

Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity through making contact with the Student Retention and Finance team on +44 151 4533927 or via email: [finance-support-liverpool@study-online.liverpool.ac.uk](mailto:finance-support-liverpool@study-online.liverpool.ac.uk)

Alternatively, students can contact the Student Support team on +44 151 318 4353 or [studentsupport@study-online.liverpool.ac.uk](mailto:studentsupport@study-online.liverpool.ac.uk)

## Tuition fees

Tuition fees are advertised on [our website](#) and include the cost of all core e-books. The applicable tuition fees payable will be shown on each student's individual payment plan. We will issue a payment plan to all students when they are offered a place on a University of Liverpool online programme. This will clearly outline the full amount payable and the agreed payment terms.

Students are personally responsible for ensuring that all appropriate tuition fees and other charges, including any element of tuition fees payable by sponsors (including the Student Loans Company), are paid in accordance with the requirements set out in their payment plan. In accepting the offer of a place on a University of Liverpool online programme, the student accepts a contractual liability to pay the tuition fee for the duration of their programme. In the event of a missed payment, electronic communications from the Student Retention and Finance team will be sent to the student's University of Liverpool email address.

Students are reminded that they must notify Student Services immediately if there is any change in their contact information.

All payments made in respect of student fees and other charges must be made in pounds sterling. Any currency conversion costs or other charges raised by the remitting bank when making a payment shall be borne by the student or the third party making the payment. Refunds will be paid in pounds sterling with the charges by the remitting bank being borne by Kaplan Open Learning.

Many students receive full or partial sponsorship for their fees, whether from the Student Loans Company, from an employer or other sponsoring agency. Students are required to provide written evidence of their sponsorship before, or at the time of enrolment, so that the sponsor can be invoiced. Failure to provide this information will result in the student being considered liable for the full fee.

## Debt management procedures

If a student falls into arrears with any tuition fees or charges, Kaplan Open Learning will take steps to recover the debt. The Student Retention and Finance team will send an email reminding students if they miss a payment due date. Students will be given a reasonable opportunity to pay what is owed prior to their studies being suspended.

We will not prevent a student from studying due to outstanding tuition fees (studying is defined as; enrolment on a module or in resubmission). However, students will not be allowed to progress onto their next module or commence a module resit until they have paid any outstanding tuition fees and charges in full with this increasing the risk that the student will be recorded as not having made satisfactory progress in his or her studies and being required to terminate them forthwith.

## Graduation and certificates

If students are in tuition fee arrears at the end of their online programme, the University of Liverpool reserves the right to withhold award certificates until the tuition fee debt has been cleared.

Students must make full settlement of outstanding tuition fees one calendar month prior to Graduation. Students who fail to do so will not be eligible have their award conferred during Graduation.

## Former students

If a student withdraws, or is withdrawn, from a University of Liverpool online programme with debt still owing, the Finance Department will continue to pursue recovery of the debt. If the former student fails to make arrangements to settle the outstanding amounts, they will be referred to a debt collection agency for further action up to and including court action. The student may then be liable for any other associated costs over and above the debt e.g. interest and court costs. The University of Liverpool will not re-admit students while they have existing debt.

## Complaints

If a student is not happy about a decision concerning payment of fees, they should, in the first instance, contact the Online Programmes Student Retention and Finance team via email: [finance-support-liverpool@study-online.liverpool.ac.uk](mailto:finance-support-liverpool@study-online.liverpool.ac.uk)

If an agreement cannot be reached, students should refer to our [Complaints Policy](#).



<b>Responsible Manager(s)</b>	<b>Title</b>
Amelia Lyons	Head of Revenue and Accounting Operations
Ellie Roberts	Tuition Fee Manager
Abi Noble	Student Retention and Finance Manager
Date of Approval	14/03/2024
Related Policies and Procedures	Complaints Policy