

Sanctioning Debtor Students with Outstanding Debts at Partner Institution Policy

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Contents Page

1. Introduction.....	3
2. Purpose of this policy.....	3
3. Definitions	3
4. Who is Covered by the policy	4
5. Policy Responsibilities	5
6. Roles and Responsibilities.....	5
7. Compliance with this policy	6
8. Sanction Process.....	6
9. Resolution and Reinstatement	9
10. Appeal Process	10
11. Complaint Procedure	12
12. Policy and Process Review and Monitoring	12
13. Communication and Awareness of this policy	13

1. Introduction

- 1.1 Arden University is committed to maintaining high standards of financial accountability and academic integrity across all its partnerships. As part of this commitment, it is essential to have a clear and transparent process for managing situations where Debtor Students incur outstanding debts to the Partner Institution.
- 1.2 This policy outlines the procedures and responsibilities related to the sanctioning of Debtor Students who fail to meet their financial obligations to Partner Institutions. It ensures that all parties, Debtor Students, partners, and Arden University-understand their roles and the consequences of unresolved debt, while safeguarding the Debtor Student experience and institutional reputation.
- 1.3 The policy is designed to work in conjunction with the Legal Agreement with the Partner, Partner Operations Manual, Arden University's Regulatory Framework, and all relevant institutional policies.

2. Purpose of this policy

- 2.1 To establish a clear and consistent process for managing Debtor Students enrolled at Partner Institutions who have outstanding financial obligations, ensuring alignment with Arden University's standards and protecting the integrity of its partnerships.
- 2.2 To outline clearly what information would be required from a Partner Institution and what information would be communicated to a Debtor Student upon the application of a Sanction.
- 2.3 To provide Sanctioned Debtor Students with the right to Appeal to Arden University.

3. Definitions

- 3.1 Appeal: The process in which a Debtor Student can submit a case to Arden University, requesting a formal review of a decision to implement a Sanction. Appealing and Appealed shall be construed accordingly.

- 3.2** Arden University: The awarding institution that validates the award/programme taught by the Partner Institution and is responsible for overseeing admissions, registry, quality, compliance, and appeal processes.
- 3.3** Institute for International Partnerships and TNE: The Arden University's team that is responsible for overseeing the operational and developmental aspects of partnerships. The team will be responsible for initially receiving the [Debtor Student Sanction Request Form](#) and verifying information provided by the Partner Institution.
- 3.4** Debtor Student: A Debtor Student enrolled at a Partner Institution who has failed to pay £50.00 or more for their Tuition Fee by the agreed deadline.
- 3.5** Due Process: The procedural steps taken to ensure fairness, transparency, and adequate communication before imposing or removing Sanctions.
- 3.6** Partner Institution: An external educational provider authorised to deliver academic programs on behalf of Arden University under a formal partnership agreement.
- 3.7** Payment Plan: A mutually agreed schedule between the Debtor Student and the Partner Institution for settling outstanding debts over a defined period.
- 3.8** Institute for International partnerships: The Arden University's team that is responsible for overseeing the Debtor Student appeal process, quality and standards and compliance aspects of partnerships.
- 3.9** Registry / Registry Systems Team: The Arden University's team is responsible for overseeing the implementation and removal of the Sanction in the Debtor Student record system.
- 3.10** Sanction: A formal restriction or penalty imposed on a Debtor Student due to unresolved financial obligations, which may affect academic progression, access to services, or certification. Sanctioned and Sanctioning shall be construed accordingly.
- 3.11** Tuition Fees: The total annual fee to be paid by the Debtor Student to the Partner Institution for teaching. This does not include accommodation fees, library fines, or other non-Tuition Fee related debt owed to the Partner institution.
- 3.12** Working Day: A Saturday, Sunday, Christmas Day, Good Friday, or a bank holiday under section 1 of the Banking and Financial Dealings Act 1971.

4. Who is Covered by the policy

- 4.1** This policy applies to all Debtor Students studying at Partner Institutions who have incurred debts related to Tuition Fees that is £50.00 GBP or more.

- 4.2** This policy will not be applied to accommodation debt, library fines or other non-Tuition Fee related debt.

5. Policy Responsibilities

- 5.1** Our Board of Directors has overall responsibility for ensuring this policy complies with our legal and ethical obligations, and that all those under our control comply with it.
- 5.2** The Head of Partnership Operations and Development has primary and day-to-day responsibility for implementing this policy, monitoring its use and effectiveness, dealing with any queries about it, and auditing internal control systems and procedures to ensure they are effective.
- 5.3** Management at all levels within Arden University and the Partner Institutions are responsible for ensuring those reporting to them understand and comply with this policy.
- 5.4** All workers Arden University and the Partner Institutions are required to comply with this policy.
- 5.5** All Debtor Students are required to comply with this policy.

6. Roles and Responsibilities

6.1. Partner Institution responsibilities

- 6.1.1** The Partner Institution is solely responsible for managing the debt collection process, including issuing invoices and reminders, engaging in direct communication with the Debtor Student regarding the debt, offering and managing Payment Plans where appropriate, and maintaining records of all correspondence and actions taken.
- 6.1.2** The Partner Institution shall manage disputes fairly and transparently.
- 6.1.3** The Partner Institution shall continue to fulfil all responsibilities and obligations as outlined in the Partner Operations Manual, the partnership Agreement, all applicable Arden University policies, and the Regulatory Framework. This includes marking any work that has been submitted by the Debtor Student and providing feedback to the Debtor Student.
- 6.1.4** The Partner Institution shall also ensure that applicants and Debtor Students are made aware of this policy and the consequences of having an outstanding debt at the following stages: application, offer

acceptance, enrolment, re-enrolment and at key academic stages. This communication must be clear, accessible, and documented.

6.2. Arden University responsibilities

6.2.1 Arden University shall oversee the Sanction process; ensure consistency and fairness; maintain records of Sanctioned Debtor Students; support resolution of escalated disputes.

6.3. Debtor Student responsibilities

6.3.1 The Debtor Student is responsible for timely payment; expected to engage with the Partner Institution to resolve issues; entitled to fair treatment and access to dispute resolution mechanisms.

7. Compliance with this policy

7.1 All employees of Arden University and the Partner Institutions that are involved in the management and implementation of this policy and its processes must ensure that they read, understand and follow this policy.

8. Sanction Process

8.1 Debtor Students who fail to meet their financial obligations to a Partner Institution may be subject to Sanctions, including restrictions on academic progression, access to services, and certification, in accordance with the procedures outlined below.

8.2 Debtor Student Notification from the Partner Institution

8.2.1 If a Debtor Student fails to pay the agreed amount of £50.00 GBP or more by the specified date to the Partner Institution, the Partner Institution will issue a formal written notice to the Debtor Student stating the outstanding balance, payment deadline, and consequences of non-payment.

8.2.2 The Partner Institution will share a copy of the notice with Arden University as an attachment to Arden University's [Partner Debtor Student Sanction Request Form](#).

8.3 Identification of Debtors and notifying Arden.

- 8.3.1** The Partner Institution shall complete Arden University's [Partner Debtor Student Sanction Request Form](#) for a Debtor Student with debts exceeding the defined threshold – 20 Working Days overdue from the agreed payment deadline date and £50.00 GBP or more. The form will request specific information including the Debtor Student's details, amount owed, nature of the debt, and communication history.
- 8.3.2** The Partner Institution may submit the Partner Debtor Student Sanction Request Form no later than Teaching Week 4 of each teaching block, prior to the relevant Progression and Awards Board for the Debtor Student(s) in question.
- 8.3.3** Arden University cannot consider a Sanction request unless the form is completed and submitted by the Partner Institution.

8.4 Review and Verification

- 8.4.1** The Institute for International Partnerships and TNE will verify the information provided in the Partner Debtor Student Sanction Request Form within five Working Days of receiving it and ensure the Partner Institution has followed Due Process in notifying the Debtor Student prior to submitting the form.
- 8.4.2** The Institute for International Partnerships and TNE will notify the Partner Institution of the outcome of the review and verification process in writing.
- 8.4.3** If the information provided in the Partner Debtor Student Sanction Request Form is incorrect or the evidence shows that Due Process has not been followed, the Partner Institution will be informed in writing that the request has been denied and the conditions that will need to be met before it can be re- considered.

8.5 Sanction Implementation

- 8.5.1** If there are grounds to implement the Sanction, the Institute for International Partnerships and TNE will notify the Registry/Registry Systems Team within Arden University and provide access to the Partner Debtor Student Sanction Request Form containing the Debtor Student's details.
- 8.5.2** The Registry Team at Arden University shall be responsible for amending the Debtor Student's record and recording the Sanction.
- 8.5.3** The Sanctions implemented will result in all the following:

- i. prevent the Debtor Student from accessing Arden University's virtual learning environment, academic support platforms or online library resources.
- ii. prevent the Debtor Student from submitting work to be assessed on Arden University's ilearn platform.
- iii. prevent the Debtor Student from completing the next module within their current level of study.
- iv. prevent the Debtor Student from progressing or re-enrolling to the next stage of study.
- v. withholding the certificate and transcript from the Debtor Student.
- vi. blocking the Debtor Student from graduating.
- vii. prevent the Debtor Student from accessing marking results and feedback from any submissions.

8.6 The Sanction implemented will not block the Debtor Student's access to the Student Portal in e:vision and will not block access to communication sent by Arden University to the Debtor Student's email address.

8.7 The Sanction implemented will not block the Debtor Student's access to the Partner Institution's Learning Management System (LMS). The Partner Institution shall decide if access to the LMS will be blocked to the Debtor Student.

8.8 Following the update to the Debtor Student's record and implementing the Sanction, Arden University will inform the Debtor Student(s) directly in writing, that a Sanction has been applied on behalf of the Partner Institution. The communication will:

- i. detail the consequences of the Sanction.
- ii. refer them to the Partner Institution to resolve the dispute.
- iii. include the link to this policy.
- iv. include procedure for Appealing the decision.

8.9 Following the update to the Debtor Student's record and implementing the Sanction, the Institute for International Partnerships and TNE will inform the Partner Institution directly in writing, that a Sanction has been applied to the Debtor Student's record. The communication will:

- i. detail the consequences of the Sanction.
- ii. include the link to this policy.
- iii. include procedure for Debtor Student to Appeal the decision.

9. Resolution and Reinstatement

- 9.1 In cases where a Debtor Student disputes the debt or the Sanction process, the Partner Institution must provide the Debtor Student with a clear and accessible process for raising concerns or submitting an Appeal to Arden University (if the Sanction has been implemented).
- 9.2 All disputes must be documented, including the nature of the complaint, actions taken, and outcomes.
- 9.3 The Partner Institution must attempt to resolve the dispute internally in a timely and fair manner, in line with Arden University's expectations for Debtor Student support and complaint handling. If the dispute cannot be resolved at the Partner Institution level, it may be escalated to Arden University's Institute for International Partnerships and TNE for review and guidance.
- 9.4 Arden University reserves the right to intervene in exceptional cases where the dispute may impact academic integrity, Debtor Student welfare, or institutional reputation.
- 9.5 For a Sanction to be removed by Arden University, the Partner Institution will be expected to confirm in writing to Arden University via the Institute for International Partnerships and TNE that the debt has been satisfactorily addressed.
- 9.6 The Partner Institution shall complete Arden University's [Partner Debtor Student Sanction Removal Request Form](#). The form will request specific information including the Debtor Student's details, amount owed (if applicable) and communication history.
- 9.7 Arden University cannot consider a Sanction removal request unless the form is completed and submitted by the Partner Institution.
- 9.8 The Institute for International Partnerships and TNE will verify the information provided in the [Partner Debtor Student Sanction Removal Request Form](#) within five (5) Working Days of receiving it and ensure the Partner Institution has followed Due Process in notifying the Debtor Student prior to submitting the form.
- 9.9 The Institute for International Partnerships and TNE will notify the Partner Institution of the outcome of the review and verification process in writing.
- 9.10 If the information provided in the Partner Debtor Student Sanction Removal Request Form is incorrect or the evidence shows that Due Process has not been followed, the Partner Institution will be informed in writing that the request has been denied and the conditions that will need to be met before it can be re-considered.

- 9.11** The Institute for International Partnerships and TNE shall notify the Registry Team and request the Sanction be removed. The Partner Institution shall be copied into the notification to the Registry Team.
- 9.12** The Registry Team shall lift the Sanction and update the Debtor Student's record within five Working Days of receiving the notification from the Institute for International Partnerships and TNE.
- 9.13** The Partner Institution will receive confirmation of reinstatement and access restoration from the Registry Team in writing via email. The Institute for International Partnerships and TNE shall be copied into the communication.
- 9.14** The Debtor Student will receive confirmation of reinstatement and access restoration from the Registry Team via email to their Arden University email account. The Debtor Student may be required to complete specific actions prior to being reinstated.
- 9.15** In the case where the Debtor Student does not resolve the outstanding debt with the Partner Institution and/or the Partner Institution does not inform Arden University to reinstate the Debtor Student by the end of the academic year, the Debtor Student will be withdrawn from the programme of study.

10. Appeal Procedure

- 10.1** The Debtor Student shall contact the Partner Institution and try to resolve the matter after a sanction is implemented by Arden University.
- 10.2** The Debtor Student may submit an Appeal by completing the [Debtor Student Appeal form](#) accessed, via a written request sent to the Partnerships Manager in the Institute of International Partnerships and TNE. The contact details for Partnerships Manager can be obtained via the Partner Institution.
- 10.3** The Appeal form must clearly state the grounds for appeal and must be accompanied by relevant documentary evidence including any communication at the early resolution stage.
- 10.4** The Appeal may be submitted by the Debtor Student at any time whilst the Sanction is in force.
- 10.5** Within the Appeal form, the Debtor Student should include the following details:
- i. The reason for the Appeal.
 - ii. Provide evidence of payment of Tuition Fees to the Partner Institution.

- iii. Provide evidence of the Partner Institution confirming receipt of payment.
 - iv. Provide evidence of the Partner agreeing to an alternative payment deadline date or alternative payment arrangement (if applicable)
- 10.6** The Debtor Student is strongly advised to submit evidence when submitting an Appeal. No evidence may lead to the Appeal claim being rejected by Arden University.
- 10.7** Any evidence received from a Debtor Student can, if necessary, be managed within the right of Appeal, which will include verification of the information with the Partner Institution.
- 10.8** Once the Debtor Student submits the Appeal request, they will receive a **confirmation email** from the Institute of International Partnerships and TNE within five (5) working days.
- 10.9** The Institute of International Partnerships and TNE shall process the Appeal within five (5) Working Days after sending the confirmation email to the Debtor Student. The outcome will be communicated by the Institute of International Partnerships and TNE to the Debtor Student in writing. The decision of Arden University is final.
- 10.10** A Debtor Student whose Appeal is unsuccessful will be issued with a letter outlining the reasons why and referred to the Partner Institution to resolve the financial dispute. The Sanction will remain in force until the debt issue is resolved between the Debtor Student and the Partner Institution.
- 10.11** A Debtor Student whose Appeal is successful will be issued with a letter outlining the reasons why. A copy of the letter will be provided to the Partner Institution.
- 10.12** The Institute of International Partnerships and TNE shall notify the Registry Team and request the Sanction be removed. The Partner Institution shall be copied into the notification to the Registry Team.
- 10.13** The Registry Team shall lift the Sanction and update the Debtor Student's record within five (5) Working Days of receiving the notification from the Institute of International Partnerships and TNE.
- 10.14** The Institute of International Partnerships and TNE and the Partner Institution will receive confirmation of reinstatement and access restoration from the Registry Team in writing via email.
- 10.15** The Debtor Student will receive confirmation of reinstatement and access restoration from the Registry Team via email to their Arden University email account. The Debtor Student may be required to complete specific actions prior to being reinstated.

11. Complaint Procedure

11.1 Following completion of the Appeal process and receipt of the written outcome from the Institute of International Partnerships and TNE, if the Debtor Student remains dissatisfied, they may escalate their concerns by submitting a complaint to Arden University in accordance with the University's [Student Complaints Procedure](#). This procedure provides a fair, transparent, and proportionate framework for the investigation and resolution of concerns.

11.2 Formal Review by Arden University

11.2.1. Students will have recourse to request a review of the outcome of the Debtor Student Sanction process conducted by the Partner Institution and/ or the Institute of International Partnerships at Arden University. The Formal Review process is explained in the Formal Review section of the University's Student's Complaint Procedure and conducted by Arden University.

11.3 Independent Review

11.3.1. Once the University's formal review process is completed, a Debtor Student who remains dissatisfied may request an external review by the Office of the Independent Adjudicator for Higher Education (OIA), providing the complaint is eligible under the OIA's rules of the complaints scheme as detailed on their website <http://www.oiahe.org.uk/>.

11.3.2. The OIA is an independent body that reviews whether the University acted fairly and reasonably; it does not re-investigate the complaint. The Student must submit a complaint to the OIA within twelve months of the date of the University's Completion of Procedures Letter.

11.3.3. Further information is available at <https://www.oiahe.org.uk>. The Student may seek advice from the Students' Association Advice Service before submitting an OIA application.

12. Policy and Process Review and Monitoring

12.1 Arden University shall annually review this policy and process document. Feedback from Partner Institutions and Debtor Students will inform updates.

13. Communication and Awareness of this policy

- 13.1** This policy will be available to all Arden University employees within the SharePoint intranet.
- 13.2** This policy will be available to all Partner Institutions within Arden University's website via the Operations Manual.
- 13.3** This policy will be available to all applicants at the point of receiving an offer letter for a programme taught by an approved academic Partner institution and validated by Arden University.
- 13.4** This policy will be available to all Debtor Students on Arden University's website.

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