THIRD PARTY DEBT COLLECTION

If you have been unable to pay an outstanding debt you owe to the University, the Student Credit Control Team may pass your debt on to a Third Party Collection Agency.

This option will be considered as a last resort. Before this happens you will have been written to several times and will have had the opportunity to meet face to face to discuss the debt you owe.

Who is the debt passed on to?

The University of Reading may pass on responsibility for collection of any debt to a third party debt collection agency. The University uses a company called STA International to help with this process in unresolved cases. STA International specialise in collecting unpaid tuition fee debts and are used by over 100 Universities in the UK.

What steps will be taken to recover the debt?

In the first instance STA International will contact you to recover the debt. You may be contacted by phone, letter or email. If this method is unsuccessful they may add late payment charges or pass your debt on to their legal service team who will begin legal proceedings.

Support and Advice on Third Party Debt Collection

There are many organisations you can turn to for advice and support in dealing with a third party debt collection agency.

Reading University Student Union (RUSU) Advice Service

You can contact the RUSU Money Advice Service on advice@rusu.co.uk or telephone 0118 378 4100 or visit the website www.rusu.co.uk/advice

A drop in service is also run every Monday, Tuesday, Thursday and Friday 11am – 1:30pm and Wednesday 2pm-4.30pm during term time. Appointments are available outside of these times on request. Telephone consultations are also available on request. Their support and advice is free and confidential.

Please ask for one of the specialist money advisors if you are using the service for advice on debt collection.

Citizens Advice

Detailed information about what can happen when a debt is passed to a collection agency can be found on their website www.citizensadvice.org.uk/debt-and-money/action-your-creditor-can-take and information about the specific advice they can offer regarding debt can be found via the following link www.citizensadvice.org.uk/debt-and-money

Full support and information about the services offered by the Citizens Advice can be found in the following link www.citizensadvice.org.uk

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You can also contact the local branch in Reading for further advice and support, including a drop in and appointment service www.rcab.org.uk telephone 0118 952 3050

Step Change

Detailed information about debt collection advice including information about what action can be taken against you and your rights can be found on their website www.stepchange.org/debt-info/debt-collection.aspx and www.stepchange.org/debt-info/debt-collection/what-creditors-can-do.aspx

Information on how a debt can affect your credit file and credit rating can be seen here www.stepchange.org/debt-info/debt-collection/how-does-debt-affect-a-credit-file.aspx