Financial Holds Policy

Responsible Office: Office of Student Billing
Revise Date: 11/2026

A. Purpose

This Financial Holds Policy sets forth the University's policy and procedures regarding outstanding financial obligations owed to the University, including student account and financial holds, student account collection, and the release of official transcripts and diplomas.

B. Scope

This Policy applies to all students (current or former) with outstanding financial obligations to the University of Denver related to tuition, fees and fines, room and board, institutional loans, erroneous disbursements, or returned financial aid.

C. Financial Holds

1. A financial hold is placed on a student's account once any balance related to tuition, fees and fines, room and board, institutional loans, erroneous disbursements, or returned financial aid, becomes overdue ("Financial Hold").
2. An active Financial Hold restricts a student's (current or former) ability to register for future courses and access to certain records, until the outstanding balance is resolved in full, or the individual meets the exemption requirements outlined in in this policy.

D. Exemptions to Financial Holds for Transcripts and Diplomas

1. A Financial Hold prevents the University from releasing the student's official transcript or diploma if the Financial Hold is because the student owes a debt of any amount for tuition, room and board fees, or financial aid funds.

2. If a Financial Hold prevents the release of a transcript or diploma, the student (current or former) may still obtain a copy of their transcript or diploma in compliance with Colo. Rev. Stat. (C.R.S.) § 23-5-113.5, for one of the following purposes:
    - **a.** A job application;
    - **b.** Transferring to another postsecondary institution (*e.g.*, applying to another college);
    - **c.** Applying for state, federal, or institutional financial aid;
    - **d.** Pursuit of opportunities in the military or National Guard; or
    - **e.** Pursuit of other postsecondary opportunities (*e.g.,* graduate or professional programs).

3. Procedure for Exemption Requests:
    - **a.** Students (current or former) must contact the Office of Student Billing to temporarily lift Financial Holds prior to requesting a transcript.
    - **b.** Students must provide the Office of Student Billing their full name, their DU ID, and a copy of their application or another document to verify they are eligible for a release for one of the purposes described above.
    - **c.** Approval of a temporary lift does not waive the debt owed, and the Financial Hold will remain on the student's record once the requested document is issued.

4. The University of Denver has partnered with Parchment to accept and process transcript orders online.

E. Payment Agreements

1. Students (current or former) with an outstanding balance may work with the Office of Student Billing to establish a payment agreement within 120 days of a balance becoming overdue to resolve the debt through monthly payment installments.
    a. Accounts secured by an active payment agreement ("Payment Agreement") are not subject to late fees or referral to third-party collection as long as the student (current or former) is fulfilling their contractual duties under such Payment Agreement and is not in-default.
    b. Students (current or former) with active Payment Agreements are not permitted to register for future courses until the Payment Agreement balance is satisfied in full.

F. Referral to Third-Party Collection Agencies

1. At its discretion, the University may refer any account with any outstanding financial obligation to a third-party agency for continued collection efforts.
2. Once an outstanding debt has been referred to third-party collection agency, the University relinquishes all collection efforts, including establishing payment arrangements on the outstanding debt, to the third-party collection agency.

G. Appeals and Complaints

1. Students (current or former) may contact the Director of Student Billing to file any complaints regarding the University Financial Hold Policy:

    University of Denver
    Office of Student Billing
    2197 S. University Blvd.
    Ste. 223
    Denver, CO 80210

    P: (303) 871-4944
    E: studentbilling@du.edu

2. Students (current or former) may file a complaint pertaining to Colo. Rev. Stat. (C.R.S.) § 23-5-113.5by contacting:

    Colorado Department of Law
    Consumer Protection Section
    Consumer Credit Unit – SLS
    Ralph L. Carr Colorado Judicial Center
    1300 Broadway, 6th Floor Denver, CO 80203

    CSLSA@coag.gov
    Consumer Complaints and Licensing: (720) 508-6975

Related: Financial Responsibility Agreement (Billing Agreement)