

TAKING A BREAK IN STUDIES

Taking a break in studies can have financial implications which should be considered. Taking a break part-way through the year will affect your funding in the current academic year and may also reduce your funding entitlement in future years, as this will still be considered a full year of funding from the Student Loans Company's perspective even if you only studied for a few weeks. It is imperative that this is taken into consideration and, if required, you discuss the matter with a Student Advisor.

How will this affect my full-time Tuition Fee Loan?

Students are entitled to a Tuition Fee Loan to cover the ordinary duration of their course, plus 1 gift year. If a break in studies means you are required to take an additional year of study, this can still be covered by your funding gift year. If you have already used your gift year, you will be unable to claim an additional year of Tuition Fee Loan unless you have Compelling Personal Reasons (CPR).

How will this affect my part-time Tuition Fee Loan?

The Tuition Fee Loan entitlement for part-time study is more generous. Students are entitled to funding for 4 times the length of the full time equivalent, up to a maximum of 16 years. So for example, a student on a 4 year part-time degree course is eligible for 12 years of Tuition Fee Loan ($4 \times 3 = 12$). Taking a Break in Studies therefore typically will not affect your ability to receive funding for more years of study.

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How will this affect my Maintenance Loan?

Eligible students are entitled to maintenance funding for the duration of the time they attend a course. These payments will therefore stop when a student takes a break in studies. In line with Birkbeck policies, a break in studies is backdated to a student's last day of attendance. This may therefore result in the Student Loans Company overpaying your maintenance loan, as you have not attended the full term which the instalment was meant to cover. The Student Loans Company will therefore ask you to pay this back immediately, or alternatively (on request) they may be able take it out of future payments when you return to study.

What if I've taken a break due to health reasons?

If you have had to take a break in studies due to health reasons, you may be able to receive an additional 60 days' worth of maintenance funding. You will need to provide official medical evidence of how your health has resulted in the requirement to take a break in studies to the University. This should cover details of the health problem, including dates it began/lasted, and directly link the health problems to the ability to study. If suitable, the University will inform The Student Loans Company, who will calculate your additional entitlement automatically.

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Compelling Personal Reasons (CPR)

This is the term used by Student Loans Company for students who have had to suspend or withdraw from their course due to unforeseen circumstances, such as health issues, bereavement, or caring responsibilities (list not exhaustive). If a CPR case is approved, you may be entitled to additional years of tuition funding, on top of the standard entitlement. Please note, you cannot receive CPR if you are studying on a part time course. The process of applying for CPR can take time, so it's a good idea to apply as soon as you are aware that you will need the additional year.

Evidence

Evidence is required to back-up your CPR claim. This needs to be official documentation which confirms the information stated in your cover letter. For example, a doctor's note detailing your health problems. The Student Loans Company avoid making assumptions, so you should ensure that the evidence you supply clearly links the unforeseen change to your inability to successfully study.

How to apply for CPR

You will need to write a cover letter to Student Loans Company which explains your unforeseen situation and how this affected your ability to complete/continue with the year. This must clearly state your Student Loans Company Customer Reference Number, your course details, the academic year you are referring too, and exactly how your studies were impacted. You may also wish to include what has happened, or what you intend to do to avoid such problems again, for example new medication or changing caring commitments.

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Support

During your CPR claim, it is recommended you speak with a Student Advisor at Birkbeck, who can guide you on the process and speak with Student Loans Company on your behalf, once an appropriate Consent to Share has been set up. Under certain circumstances they, or an alternative member of staff, may be able to write a supporting statement for your claim.

What if I am in Financial Hardship?

Taking a break in studies may put students in severe financial hardship, resulting in them withdrawing from their course. This is not in The Student Loans Company's interest, so if taking a break in studies will put you in financial hardship, you may be able to claim discretionary payments for the duration of your break. As these are discretionary payments, applications are looked at on a case by case basis and there is no guarantee Student Loans Company will approve it. An outcome of a Hardship application may instead, or as well as, be an agreement that any loan/grants classed as overpayments which have been requested to be paid back straight away, are instead paid when you enter the standard repayment agreement.

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How to Apply

You first need to call The Student Loans Company to explain you want to apply for Hardship, who will then send you an application form. With the form, you will need to write a cover letter similar to that in a typical CPR case, which details why it is you needed to take a break in studies and what it is you are asking help for (discretionary payments and/or change of repayment request). You then need to go into detail about how you will not be able to support yourself financially during your suspension. For example this could be how your health issues reduces the ability to work, therefore essential costs such as medical appointments, rent and bills cannot be covered.

Evidence

You will need to supply enough evidence to comfortably show your financial situation. This must include:

- Bank statements for the most recent 3 months (or duration of suspension if applying retrospectively).
- Financial commitments (tenancy agreement, bills, dent repayments etc.).
- Evidence of employment, including salary. If you are not employed, evidence to explain why you are not employed (for example, health reasons).
- Lack of other financial options.
- If not provided for a different reason, official documentation to evidence the requirement for a break in studies (for example, doctors note).

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What happens to my Disabled Students' Allowance if I take a Break in Studies?

When you take a Break in Study from the programme of study, you become ineligible for the DSA from your last date of attendance. It is very important you do not order any DSA funded specialist equipment or use any non-medical help or taxis after your last date of attendance. If you do SFE could recover the full cost of it from you.

It is important to understand that both Full-Time and Part-Time are required to reapply for the DSA once you know you are going to recommence your studies. This reapplication process is complex, and you are recommended to seek the advice of your specialist advisor named on your Study Support Plan. The criteria for the total number of years of DSA you can receive is the same as tuition fees.

USEFUL LINKS

STUDENT ADVICE SERVICE

STUDENT FINANCE ENGLAND

CITIZENS ADVICE BUREAU

THE STUDENT ROOM



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