

WITHDRAWING FROM YOUR STUDIES

Withdrawing from your studies can have financial implications which should be considered. Withdrawing part-way through your course may affect your funding in the current academic year and will impact upon your ability to receive funding on future courses. It is imperative that this is taken into consideration and, if required, you discuss the matter with a Student Advisor.

What will happen to my postgraduate loan payments?

Students are eligible for up to a total of £10,609 divided evenly across each year of their course (based on the standard duration), and in 3 instalments per academic year (18/19 figures). For example, if you are studying a 2 year part-time course, you will receive approximately £5,300 per year, which will be paid in termly instalments.

If you withdraw from your course, any remaining scheduled payments will be stopped. Withdrawals are also backdated to a student's last registered date of attendance, in line with Birkbeck policy. Any Postgraduate Loan payments you received prior to your last date of attendance, you are entitled to keep. If you have received any payments after your last registered date of attendance, they will be classed as an overpayment and you will be asked to pay this back to the Student Loans Company immediately. Any payments you have received and are entitled to keep are to be paid back in line with the standard repayment agreement.

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Compelling Personal Reasons (CPR)

The Student Loan Company's policy is that a Postgraduate Loan cannot typically be awarded to a student if they have received all/part of the loan for another course. An exception can be made however if a student experienced Compelling Personal Reasons which meant they had to leave their first 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 an additional Postgraduate Loan. Please note, you must be starting a brand new Postgraduate course with no credits transferred. You can also only have CPR awarded once, regardless of your situation or how many new courses you begin. Applications are looked at on a case by case basis and approval is at the discretion of the Student Loans Company.

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 continue with the course from which you withdrew. This must clearly state your Student Loans Company Customer Reference Number, your course details, the academic year you are referring to, and exactly how your studies were impacted. You may also wish to include what has happened since then, or what you intend to do to avoid such problems again, for example new medication or changing caring commitments.

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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.

Support

During your CPR claim, it is recommended you speak with a Student Advisor at Birkbeck, who can guide you through the process and speak with the 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. This supporting statement may be more suitable coming from your previous institution, if your first Postgraduate course was not studied at Birkbeck.

What if I am in Financial Hardship?

If withdrawing from study results in an overpayment of Student Loan or grant, this may put you in financial hardship. The Student Loans Company will usually ask you to repay any overpayments immediately, which may not be feasible for everyone. You can therefore apply for Hardship with the Student Loans Company, who may agree to delay repayments until 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 withdraw and what it is you are asking for help with (change of repayment request). You then need to go into detail about how repaying the overpayments will put you into financial hardship, meaning you cannot support yourself. For example this could be how your health issues reduce your ability to work and the overpayments reduce the income you do have, therefore essential costs such as medical appointments, rent and bills cannot be covered.

Evidence

You will need to supply enough evidence to demonstrate your current situation, and potential financial hardship. This must include:

- Bank statements for the most recent 3 months.
- Financial commitments (tenancy agreement, bills, debt 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 reason for withdrawal (for example, doctors note).

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What happens to my Disabled Students' Allowance if I withdraw?

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

If you have accessed support after your last date of attendance, it is essential that you meet with a specialist advisor so this can be brought to the university's attention before withdrawing. If you intend to study again, 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



@birkbeck_stuadvice



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