

# WITHDRAWING FROM YOUR STUDIES

Withdrawing from your course can have financial implications which should be considered. Withdrawing 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, minus years of previous study. If you withdraw from your course and decide to begin a new course, the time spent on the original course will be taken out of your future Tuition Fee Loan entitlement. So for example, if you studied full-time for 2 years, withdrew and began a new full-time degree, you would only have 2 years of tuition funding remaining ( $3 + 1 - 2 = 2$ ). Available loans are always allocated to the end of your course, so in this case, year 1 of the new course will have to be funded another way. You may however be entitled to additional years of Tuition Fee Loan if 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 ( $4 \times 3 = 12$ ). If you withdraw from your course and begin a new course, the years on that course will be taken out of your future entitlement. However due to the number of available years of funding, receiving a Tuition Fee Loan to cover this may still be possible.

# WITHDRAWING FROM YOUR STUDIES

## 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 withdraws. In line with Birkbeck policies, a withdrawal 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 to take it out of future payments if you begin a new course.

## 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 to, and exactly how your studies were impacted.

## 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.

# WITHDRAWING FROM YOUR STUDIES

## **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 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?**

If withdrawing from study results in an overpayment of Student Loan or grant, this may put you in financial hardship. These overpayments are asked to be paid back straight away, which may not be feasible for everyone. You can therefore apply for Hardship with the Student Loans Company, who may agree that the overpayments are instead paid when you enter the standard repayment agreement.

# WITHDRAWING FROM YOUR STUDIES

## 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 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**



**@BirkbeckAdvice**