

Financial Implications of Withdrawing or Suspending from University & Compelling Personal Reasons

The leaflet is aimed at undergraduates, postgraduates, home, EU and international students

This information leaflet outlines some of the financial implications if you withdraw or suspend from the University of Reading.

The leaflet will also explain 'Compelling Personal Reasons' (CPR) in relation to Student Finance England, and how to go about requesting it.

Withdrawal/Suspending and Student Finance England

Your Student Finance package will stop on the day that you are withdrawn/suspended from your course.

This means that you will need to pay back any money which was given to you for after that day. This is because Student Finance England understands that students who have suspended or withdrawn now have the time to be in full time employment and therefore do not need a maintenance loan/grant.

'Sarah' suspends from her course on the 1st March. She received her maintenance loan payment in January for the whole of spring term. Student Finance England will calculate how much loan she has used (in January and February) and how much money she needs to pay back (from the 1st March to the end of spring term).

Students will have the option to either

- Have the overpayment deducted from their next Student Finance installment
- Pay it back directly to the Student Loans Company.

Students who are suspending on medical grounds get an additional 60 days funding applied to their account.

If Sarah withdraws on medical grounds that Student Finance England add an additional 60 days of funded time to her account. Sarah suspends on the 1st March so the additional 60 days will take her past the end of term and therefore Sarah will not need to pay back any money to Student Finance England

If Sarah suspended on the 10th January then the 60 days would take her to the 11th March, she would then pay back monies owed from the 11th March until the end of term.

To obtain the additional 60 days medical grounds must be stated on your suspension paperwork. You can also call Student Finance England (0300 100 0607) to ensure that they apply the 60 days funding - at this point they might ask you to send in medical evidence.

You can request funding from Student Finance England for the time you are suspended if you have no other means to support yourselves, for example you are too ill, have become pregnant or have caring

responsibilities. This is up to the discretion of Student Finance England - please speak to an adviser to help you put together a case with evidence of your current circumstances

Withdrawal/Suspending and Council Tax

Full time students are usually exempt from Council Tax. However if a student leaves their course they may become liable if they are living in privately rented accommodation.

For Council Tax purposes, the definition of a full time student is one whose course:

- lasts for at least one calendar or academic year of duration;
- runs for at least 24 weeks within that year;
- includes 21 hours (or more) of study a week during term time.

If a student receives a Council Tax bill they need to make sure

1. The period of liability is correct;
2. If you are the only person in the house liable for Council Tax that a single person discount has been applied - this is a 25% reduction.

Sarah has suspended her course on the 1st March. She will be liable for Council Tax from the 1st March until the day her re-starts her course.
 If she is living in rented accommodation which she moves out of on the 30th June Sarah will receive a bill for Council Tax from the 1st March to the 30th June.
 If Sarah then moves into another property on the 1st July she will receive another bill from the 1st July until the date her re-starts her course.

If you are struggling to pay your Council Tax bill see speak to a RUSU Adviser.

Suspended or withdrawn students living in Halls of Residence are NOT liable for Council Tax because the building is exempt, not the people inside it. However, they may be asked to leave Halls of Residence after 4 weeks if they have suspended/withdrawn.

Withdrawal/Suspending and Welfare Benefits

Below is a table of benefits you may be entitled to claim if you suspend or withdraw from your course. Generally if you are suspending you cannot claim any additional benefits, except disability related benefits, as you are still counted as a Student.

Benefit	Description	Suspended	Withdrawn
Personal Independence Payment (PIP)	Non-means tested benefit for people with a long term disability or illness	✓	✓
Employment and Support Allowance (ESA)	For people who cannot work because of a disability or illness	✓	✓
Job Seekers Allowance (JSA)	For people looking for employment	✗	✓
Housing Benefit (HB)	Help with rent/mortgage payments.	✓ *	✓

Carers Allowance (CA)	Looking after someone who claims a disability benefit for 35hrs a week		
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*Housing Benefit: You can only claim Housing Benefit whilst suspended if you claim ESA.

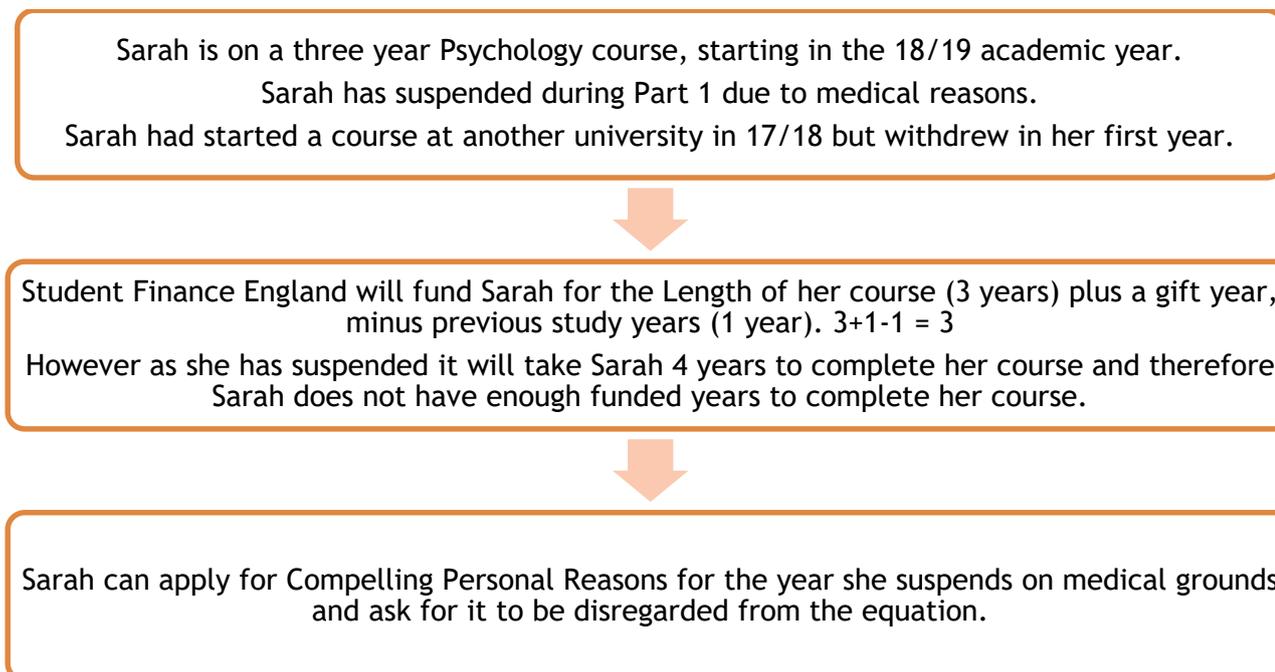
Students receiving **Universal Credit** who suspend or withdraw will need to speak to the Job Centre about their change in income, or log online to their portal.

Compelling Personal Reasons (CPR)

If you have been unable to finish a year at University due to reasons outside your control this is known as 'Compelling Personal Reasons' (CPR) by Student Finance England. Examples of where this may apply include if you have suspended due to illness, a family bereavement or crisis, or caring responsibilities.

If you have had to suspend your studies because of CPR this might have effected your entitlement to finance from Student Finance England.

Student Finance England will fund the 'Length of your current course + one additional year - previous study'. Previous study is related to course you have undertaken before the course you are currently enrolled on.



To **request** CPR you must write a letter to Student Finance England which explains how your CPR affected your studies at the time and provide evidence of this. The letter should contain;

- Your details (name, address, university and course titles and Customer Reference Number);
- Your Student Finance history e.g. when you started your course, which year the CPR needs to be applied to;
- What the reasons for your CPR request are and how your CPR has effected you and your studies.

Evidence can include:

- Medical letters (GP or specialists);
- Letters from University services like Counseling and Wellbeing or Disability Advisory Service or your personal tutor ;
- Other: Police report/Crime Reference Number or death certificate etc.

Once you have sent in your letter and evidence to Student Finance England it is advisable call them to see if it has been awarded and applied to your account: it is unlikely that they will contact you to advise you that your CPR request has been accepted.

Please note that if you are granted CPR then you are still liable to pay back all of the money which has been loaned to you once you graduate even if a year is disregarded.

If you would like further advice or to speak with somebody in person then a Students' Union Adviser may be able to help. The specialist advisers offer a confidential service, independent from the University so they can discuss your case with you in private.

Contact us by email at advice@rusu.co.uk, or visit us in the RUSU building.

You can book an appointment or attend a drop-in session. During Term time, drop in runs on Monday, Tuesday, Thursday & Friday (11.00am-1.30pm) and Wednesday (2pm-4.30pm)