

The financial implications of interrupting your studies, 2018-19

Introduction

The information below highlights the main financial implications of interrupting your studies for home undergraduate and PGCE students funded through Student Finance England (SFE). Interruption is a period of absence with permission and is not the same as withdrawal, which means leaving the course permanently.

Living Costs Support

Financial support for most home undergraduate and PGCE students is provided through SFE in the form of maintenance loans (for living costs). Students from low income households may also be eligible for maintenance grants (pre-2016 starters only). Generally you are only entitled to receive your loan and grant while you are attending your course or when you are absent for health reasons for a period not exceeding 60 days. As soon as the University notifies SFE that you have interrupted, no further SFE loan or grant payments are usually made until you return to University. The interruption date provided to SFE is the last date you attended classes, not the date when your request to interrupt your studies was approved.

SFE does, however, have the discretion to continue to pay student support if they are satisfied you intend to return to your studies and would suffer hardship if the support was not continued. In exercising this discretion, they consider the reason for interrupting, the length of absence from the course and the financial hardship caused by not paying all or part of the support. Your request for support may not succeed, but if illness was the reason for your interruption and you will be away from the University for more than 60 days, you are strongly encouraged to apply.

If, as a result of the time taken to process the interruption, you receive further student support after the last date of attendance, SFE will re-assess your entitlement and advise you of any overpayment. SFE may recover any overpayment from any entitlement of support when you return to University or may require other arrangements, e.g. a direct debit arrangement for the debt.

Tuition Fee Support

POST-AUGUST 2018 STARTERS ONLY

If for any reason you decide to withdraw from the University or if you are permitted to begin a period of interruption **within the first three weeks of your course**, you will not be liable for tuition fees. If you withdraw after that date, or begin a period of interruption after that date, you will be charged tuition fees *pro rata*, as follows:

If you interrupt your studies **before** 14 October, you will not be liable for tuition fees for the year concerned (unless you return later in the year). If you interrupt **after** 14 October, you will pay part fees:

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| • on or before 14 October 2018 | no fees |
| • 15 October 2018 – 13 January 2019 | 25% of the fees |
| • 14 January 2019 – 28 April 2019 | 50% of the fees |
| • 29 April 2019 – end of 2018-19 academic year | full fees |

PRE-AUGUST 2018 STARTERS ONLY

If you interrupt your studies **before** 1 November, you will not be liable for tuition fees for the year concerned (unless you return later in the year). If you interrupt **after** 31 October, you will pay part fees:

- on or before 31 October 2018 no fees
- 1 November 2018 – 13 January 2019 25% of the fees
- 14 January 2019 – 28 April 2019 50% of the fees
- 29 April 2019 – end of 2018-19 academic year full fees

SFE will make its first tuition fee payment to the University in October for students whose attendance has been confirmed by the University. If you have applied for a tuition fee loan from SFE, and you interrupt or withdraw before 1 November, you will need to contact SFE to ensure that a tuition fee charge for the autumn term does not appear on your SLC bill, as SFE will recover the 25% fees paid from the University.

FOR BOTH PRE-AUGUST AND POST-AUGUST STARTERS

PLEASE NOTE: Fee liabilities will be calculated on either the date of withdrawal/interruption or the last date of recorded attendance, whichever is earliest.

Under current student support arrangements, students are entitled to support for the normal length of the course plus one year. You may need to repeat part of the course on your return from interruption. Provided there has not been a period of previous study and the repeat period does not exceed one year, you should remain eligible for a fees loan on your return.

University accommodation

You will be expected to move out of University residences once you interrupt your studies. Your bill will be adjusted so that you only pay up to the date you move out, **provided you have handed in your key**.

Bursaries

If you started your course in or after September 2012, and if you receive a bursary from the University linked to your household income, the amount you receive will be reduced if you interrupt your studies during the academic year. The cut off dates are the same as those which apply to tuition fee liability (see above). For example, if you interrupt between 14 January and 28 April, you will be entitled to only 50% of the bursary. If you opted to take the full value of the bursary as an accommodation discount, then depending on when you move out the reduced bursary may not cover the total cost of your accommodation.

Benefits during interruption of studies

Most students are not entitled to benefits while they are students. The main exceptions are students with disabilities and single parents. Please contact advisers in the Student Union (email advicecentre@uea.ac.uk or telephone 01603 593463) for more detailed information about benefits.

Students with disabilities

If you have a disability (physical, sensory or unseen, including mental health problems) you may be entitled to benefits while you are a student but the rules are not always consistently applied. You may find it helpful to contact Equal Lives (formerly known as the Norfolk Coalition of Disabled People) which offers free welfare rights advice to disabled people. They can be contacted by phone (01508 491210) or at <https://equallives.org.uk>.

Whether or not you are living in Norwich during the time you interrupt your studies, you will find your local Citizens Advice a helpful source of advice. The larger Citizens Advice offices provide specialist advice on money/debt management and on welfare rights. All offices should have details of their local equivalent of

Equal Lives. The Norwich office can be contacted by phone (03 444 111 444), or at <https://www.citizensadvice.org.uk/local/norfolk/>.

Further information and advice

This leaflet provides general advice but may not cover your particular circumstances. Further information and advice is available from the financial advisers in the Student Support Centre (e-mail fac@uea.ac.uk). To book an appointment with an adviser, please phone Student Support Service reception at 01603 592761 or call into the Student Support Centre.

October 2018