

Financial Implications of an interruption or withdrawal from your studies

April 2023

If you are considering an interruption of studies or a withdrawal from your course you should consult your Programme Office and/ or Personal Tutor in the first instance.

Your student record may show as being 'dormant' (non-attendance) or 'suspended'.

This document will provide information about the financial implications of a temporary or permanent withdrawal from your programme of study at City, University of London.

1. Undergraduate students

This information is based on Student Finance England (SFE) regulations and guidance. If you are receiving a student loan from another funding body within the United Kingdom (i.e.: [Student Finance Wales](#), [Student Awards Agency Scotland](#) or [Student Finance Northern Ireland](#)) we would advise you to contact your student loan provider within your home country for the most up to date information.

1a. Interrupting or Suspending studies

i. How will my entitlement to Student Funding be affected?

Usually SFE will provide funding for the standard length of your course plus one additional year (which is also described as a 'gift year'). This is called the 'Standard Entitlement'.

Your funding entitlement is calculated by SFE in the following way:

Length of course + 1 gift year - previous study* = remaining years of full funding (Tuition Fee Loan & Maintenance Loan).

A student on a standard 3-year Undergraduate degree, would be funded for four years in total.

*If you had started a degree course before attending City, University of London or have already repeated a year of study, this would be counted by SFE as 'previous study' and may affect your entitlement to a Tuition Fee Loan. Please note: if you enrolled at a University for any amount of time during an academic year, SFE will consider this 'a year of study' even if you do not complete the academic term.

Previous study rules only affect Tuition Fee loans. Eligible students with 'previous study' can continue to receive Maintenance Loan payments each academic year as long as they are in attendance. Students with dependants, can continue to receive additional allowances such as the Parent's Learning Allowance and Childcare Grant.

If you have no previous study and need to interrupt your studies, then it can be used as the 'gift year'. You would then be able to apply for a Tuition Fee loan and Maintenance Loan via your online SFE account during the academic year that you resume your studies.

If you do have previous study, please be advised that you may not be able to access a Tuition Fee Loan for the full duration of your course.

ii. [Compelling Personal Reasons \(CPR\)](#)

If there were any mitigating circumstances which caused you to have to repeat a year of study then you may be able to apply for what is called 'Compelling Personal Reasons' (CPR). This process enables you to explain the reasons for the repeat year (e.g.: ill health, bereavement). You will need to submit the CPR appeal together with supporting medical evidence directly to Student Finance England (SFE).

If your CPR appeal is accepted, you may be able to claim back a year of Tuition Fee support for a previous year of study. Please be advised that the decision is made by SFE.

If you have any further questions about CPR please contact Student Finance England on 0300 100 0607.

Further details can be found online:

<https://www.thestudentroom.co.uk/student-finance/going-back-to-uni-or-repeating-a-year>

iii. [How will my Maintenance Loan payment be affected?](#)

Once you submit an interruption form through your Programme Office, our Student Records Team will notify the Student Loans Company (SLC). This will stop any future payments from the interruption date. Any payment received after the interruption date may then be classed as an overpayment which will be deducted from any future SFE payments. SFE will send you a letter explaining the repayment procedure and will inform you if there are any overpayments on your record. You should contact SFE once you have submitted an interruption form through the Programme Office.

iv. [Extra 60-day extension of funding for health reasons](#)

If you are interrupting due to ill health, you could receive funding for an extra 60 days after you interrupt. It is important that you inform your Course Office about your health reasons when submitting the interruption form. SFE may request supporting evidence such as a medical letter. For further information about the 60-day extension please contact SFE directly on: 0300 100 0607

v. [How will my tuition fees be affected?](#)

Once you submit an interruption form, our Student Records Team will notify the Student Loans Company (SLC). This will stop any future Tuition Fee loan payments. The amount of Tuition Fee loan that you'll need to repay will depend on the date you interrupt. Please refer to the '[Fees and Finance](#)' Student Hub page for information about the University's fee liability policy. You will not be required to repay Tuition Fee Loans until after you are earning over the repayment threshold.

If you have any further questions about tuition fees please contact the Income Team at:

income@city.ac.uk

1b. [Withdrawal](#)

If you decide to withdraw from your course you should consult your Programme Office and/ or Personal Tutor in the first instance. Our Student Records Team will notify SFE. This will stop any future payments to you (Maintenance Loan) and to City, University of London (Tuition Fee Loan).

i. Maintenance Loan

SFE will send you a letter to notify you if you have been overpaid any Maintenance Loan.

ii. Tuition Fee Loan

The amount of Tuition Fee loan that you'll need to repay will depend on the date you withdraw. Please refer to the ['Fees and Finance'](#) Student Hub page for information about the University's fee liability policy. You will not be required to repay Tuition Fee Loans to SFE until after you are earning over the repayment threshold.

iii. How will my entitlement to Student Funding be affected in the future?

Usually, SFE will provide funding for the standard length of your course plus one additional year (which is also described as a 'gift year'). This is called the 'Standard Entitlement'.

Any future funding entitlement is calculated by SFE in the following way:

Length of course + 1 gift year - previous study = remaining years of full funding (Tuition Fee Loan & Maintenance Loan).

Your years of study at City, University of London (as well as any degree level study prior to coming to City) will be assessed as 'previous study' and will affect your entitlement to a Tuition Fee Loan in the future. Please be advised that SFE will count a year of study even if you do not complete that particular academic year. It is counted as study as soon as you are enrolled. For example; if you study for 2 years at City then withdraw. When you apply for student loans to fund a new 3-year undergraduate degree, SFE will only provide a Tuition Fee Loan for the last two years of the new course (year 2 and year 3). You would need to self-fund for year 1 of the new course. [$3 + 1 - 2 = 2$ years tuition fee support]

1c. Funding entitlement during Repeat Years

i. Can I get funding to cover a full year retake?

Your funding entitlement is calculated by SFE in the following way:

Length of course + 1 gift year - previous study = Tuition Fee Loan support.

If you have no previous study, then you can use the extra year (also called the 'gift year') of funding provided by SFE.

However, if you have previous years of study (at another university or a previous repeat year at City), then you may not be eligible to receive a Tuition Fee Loan as you would have already used your 'gift year'.

If you have mitigating circumstances (e.g.: ill health) then you may be able to apply for Compelling Personal Reasons to claim back a previous year of study. Please refer to the 'Compelling Personal Reasons' section for further details.

Previous study rules only affect Tuition Fee loans. Eligible students with 'previous study' can continue to receive Maintenance Loan payments each academic year as long as they are in attendance. Students with dependants, can continue to receive additional allowances such as the Parent's Learning Allowance and Childcare Grant.

- ii. I will be taking a partial repeat following successful Extenuating Circumstances.
Can I receive a maintenance loan?

You can only apply for an SFE maintenance loan if you are in attendance during the current academic year. Your School Office will determine whether you are registered as being in attendance ('Current') or resitting without attendance ('Dormant'). Your student record needs show as 'Current'.

2. Postgraduate Students

Students receiving a Master's Loan from Student Finance can only receive the loan once. If you decide to interrupt your course, our Student Records Team will notify SFE and the payments will be paused from the date of interruption.

Please be advised that SFE will not fund any repeat periods of study. If you decide to withdraw from your course, any future payments will be stopped.

3. Healthcare Students (Nursing, Midwifery, Radiography, Speech & Language Therapy)

Usually SFE will provide funding for the standard length of your course plus one additional year (which is also described as a 'gift year'). This is called the 'Standard Entitlement'.

Your funding entitlement is calculated by SFE in the following way:

Length of course + 1 gift year - previous study = remaining years of full funding (Tuition Fee Loan & Maintenance Loan).

A student on a standard 3-year Undergraduate degree, would be funded for four years in total.

If you have previously studied on a course that was not a Nursing, Midwifery or Allied Health Professional course (Speech & Language Therapy), your eligibility for funding on your Nursing course is not affected by your previous study.

If you have studied on City's Introduction to Health Sciences course prior to your current course, you may have already used your 'gift year'.

For information about how your placement may be affected by an interruption please contact your Programme Office at: ug.prereghealth@city.ac.uk

4. Part time students

Students must be studying at an intensity of at least 25% to be entitled to the Tuition Fee Loan. Eligible part-time students can receive the Tuition Fee Loan for up to a maximum of 16 years. Any additional repeat years will be self-funded.