

Suspending, Transferring or Withdrawing from your Course: financial implications

This information sheet is for full time undergraduate Home/EU students who are in receipt of Student Finance from Student Finance England. International students should contact Student Advice for information.

There are many reasons why students consider making a change to their studies or taking time out. Some of the most common reasons are:

- the course is the right course for me
- the University is not the right University for me
- I am struggling with the course and want to do something else
- I don't have enough money to study at the moment
- I need to stop studying as I need to focus on something else (family problems, personal problems)
- I am ill, pregnant or I've just had a baby and I need some time away from study

Making a decision about what to do next can be difficult so it's important you explore your options before you decide which route to take. Before making your decision, you should always seek academic advice from your [Personal Tutor](#) and your [Faculty Registry Office](#) and financial advice from [Student Advice](#).

Before making a decision, you should consider:

- If your decision will have any impact on your SFE student funding for your current course or any future studies
- Whether the date you make a change to your studies will have an impact on the tuition fees you need to pay or any refund you might be entitled to receive.
- Whether you will need to pay additional money for your accommodation or halls of residence. You may have signed a contract for a set period of time so if you decide to leave you may still owe rent.
- How you will financially support yourself while not attending your course

It is always a good idea to think through why you want to make a change to your course:

- If you are struggling with your course, or require help with your study skills, you could approach [your Tutor](#), [the Faculty Registry Office](#) or [the Learning Support Department](#).
- If you have exam anxiety or emotional, personal or practical issues that might be preventing you from concentrating on your studies. Talking things through with [a counsellor](#) can also be helpful.
- If you are having financial difficulties contact [Student Advice](#) who can check you are receiving all the funding and/or benefits you are entitled to.
- The University's Financial Capabilities Adviser, contactable via Student Advice, can also help you think about your budgeting skills or ways to handle any debts you have.

Remember there are a range of services available in Student Affairs and you may find a way to continue with your studies without making a change to your course. See link below <http://www.westminster.ac.uk/study/current-students/support-and-facilities/learning-and-study-skills-support>

Suspending

Suspend your studies means you are taking a break from your course with the intention of returning to your studies at a later date. If you have chosen to suspend you will need to complete [the Suspension of Studies form](#) and return this to your [Faculty Registry Office](#).

Before you suspend it is important to check if you are liable to pay any tuition fee. The table on the Suspension of Studies form explains what fees you may be liable to pay depending on the date you submit the form.

The effect on SFE funding

The School Registry Office will report your suspension to Student Finance England and payments of loans and grants will be stopped from that date onwards. However, if you suspend your studies due to ill health, you are eligible to continue receiving your student funding for 60 days after you suspend. If you provide evidence of your circumstances to the Registry Office and this is accepted, they can confirm this as your reason for suspending in their report to SFE. Alternatively, you can send evidence to SFE to request this yourself but it will take longer to approve.

If you are suspending for other reasons you do not have an automatic entitlement to keep your student funding. You will not be paid any further instalments of loans or grants following your suspension. Any Student Finance you have already received will be recalculated, and as a result you may have been overpaid. See the section on overpayments below.

If you wish to continue to receive your Student Finance payments during your suspension, SFE can continue to pay these at their discretion. You can write to SFE requesting discretionary funding during your suspension by detailing your special circumstances, and any financial difficulties you may encounter without any further payments. SFE will consider your case and whether they will exercise discretion to continue to pay you.

If you enrolled onto your course before suspending your studies, you will have used up one year of SFE student funding regardless of the length of time you remained on your course. If you have to repeat the year or part year when you re-join your course, you may need to apply to SFE for a Compelling Personal Reasons CPR year. Please see the section below about how previous study affects SFE funding.

The Faculty Registry Office will notify SFE directly that you have suspended your course but you should also notify SFE in writing of the change in your circumstances. If you are applying for a CPR year (see further details below), or applying for discretionary funding as detailed above, you should include any relevant supporting documents to support your case

Social Security Benefits

Most full time students are excluded from claiming, even during a period of suspension, unless they have dependent children or are in receipt of Disability Living Allowance or Personal Independence Payment. If you are entitled to claim benefits as a full time student and continue to receive the maintenance loan or maintenance grant these will reduce the amount of benefits you receive.

If you have suspended your course due to ill health or caring responsibilities you may be entitled to claim Jobseekers Allowance and Housing Benefit once you are no longer ill or once your caring responsibilities have ended. You can claim until the date you resume the course, or for one year, whichever is sooner. You must be available for and actively seeking work, and be able to meet the commitments of any Job seeking agreement you sign.

Contact [Student Advice](#) if you would like to check your benefit eligibility while you suspend.

Deferring

When you defer your studies you are usually asking for your modules or exams to be undertaken at a later date. You will have to submit a [Mitigating Circumstances claim](#) for this to happen and provide medical or other evidence of the circumstances which require you to defer your coursework or exams. If you defer all your modules so that you will no longer be attending the course at all, the rules for SFE funding and social security benefit eligibility are similar to suspending as detailed in section above. If you are not in attendance on your course you are not automatically entitled to Student Finance and if you continue to receive payments during your deferral you may be overpaid. Contact [Student Advice](#) for more information on the financial implications of deferring as these may vary depending on your course and your individual circumstances.

Withdrawing

Withdrawing from your course means you are leaving your course and you do not intend to return. You will need to complete the Withdrawal from Studies form and return this to your Faculty Registry Office to confirm your withdrawal see link to the form below.

http://www.westminster.ac.uk/_data/assets/pdf_file/0012/162012/Withdrawal-from-Studies-Form-2013-14.pdf

It is important that you check what fees you are liable to pay before submitting your withdrawal form. See the table at the end of this information sheet, which details what fees you may be liable for depending on the day you submit your withdrawal form.

You are no longer entitled to Student Finance after your withdrawal date and your Student Finance will be reassessed. Depending on when you withdraw you may find that you have been overpaid. See section on Overpayments below.

You are entitled to claim social security benefits from your official withdrawal date; however some of the student finance you have received may still affect how much benefit you can receive. If you are unsure about what benefits you may be entitled to and how much you may receive, contact [Student Advice](#) about your individual circumstances.

If you plan to undertake another degree course in the future, the years that you have previously studied at degree level will reduce the funding you can receive for your new degree course. Please see the section below about how previous study affects SFE funding. If you are withdrawing from your course due to Compelling Personal Reasons (CPR) see section below.

Please note that if you start new course in the future you will be charged the new higher rate of fee, currently up to £9,000 per year.

Transferring

When you are transferring your studies you are leaving your current course to attend a new course in a different subject area at the University or Westminster, or a new course at a different institution. If you transfer at the end of an academic year and join your new course directly after leaving your current course there may be no change to your Student Finance and the tuition fees charged. This is because you have not terminated your study and should be treated as a continuing student. However to be a continuing student your new University must also be accepting you as a transfer student.

Regardless of whether you are treated as a new or continuing student, any years already studied at degree level will reduce the funding available to you for your new course. Please see the section below about how previous study affects SFE funding.

To formalise your transfer you will need to fill out the [Withdrawal from Studies form](#) and state on this form that you are transferring to a new course/institution. See link to form above, the University will notify SFE of your change in circumstances.

If you transfer part way through the year, your Student Finance may be affected depending on when you start your new course. If you stop attending your current course part way through the year your student finance should also stop and you will not be entitled to any further payments until you resume studies. Your student finance for the year will be recalculated and you may have been overpaid, see the section on overpayments below.

Please note: The following applies if you started your course before September 2012 and your fees are currently £3465. Whether you transfer to a new course at this University or a different University it is important to check what level of tuition fee you will be charged for your new degree in case you are being asked to pay the new student tuition fees of £9,000 per year. If your new institution accepts you as a transfer, your fees should be protected and you should be charged the old system fees of £3465. However if you are transferring to start a new course in a different subject area and will be starting your new degree from the 1st year, this may not be treated as a transfer and you could be charged £9,000 per year as a new student. This could also happen if you change your mode of study e.g. you currently study full-time and transfer to study part-time.

How Previous Study affects SFE funding

Full-time students

You are normally eligible to receive full SFE funding for the standard length of your current/new course plus one extra "gift" year, minus any years of previous study spent attending a previous full-time course. SFE count a part year of previous study as a full year regardless of the

length of time you attended. Previous study reduces the number of years you can receive the Tuition Fee loan and Maintenance Grant for a new course. However it does not affect entitlement to the Maintenance Loan and any additional grants payable to you if you have dependents or a disability and you can receive these until you are awarded an honours degree.

Here is an example of how SFE calculate funding entitlement:

A student studied 2 years of a degree course and left. They want to start again in year 1 of a new 3 year degree course.

The maximum funding available for the new 3 year course is:

Standard duration of the new course:	3 years
Plus the additional gift year:	+1 year
Gives a maximum total of:	4 years in total
However deduct the years of previous study:	-2 years
Leaves a maximum number of years of funding for new course =	2 years

These 2 years would be available to cover the last 2 years of the new course so the student will have to pay their own tuition fees for the first year (or any other years) and will not be entitled to the Maintenance/Special Support grant during their first year (or any other years).

However, if you have used up your Standard entitlement due to Compelling Personal Reasons, see the section below.

If you would like help to calculate your entitlement to funding please contact [Student Advice](#) .

Compelling Personal Reasons (CPR)

If you are affected by Compelling Personal Reasons, e.g. illness, bereavement or personal difficulties during your studies, which results in you having to complete an additional year of study, you can ask SFE to fund this additional year using their discretion. It is important that you consider applying for a CPR year, if you have used up your standard entitlement to Student Finance, see section above. To be considered for a CPR year, you will need to provide evidence of your circumstances to Student Finance England and ask them to consider this. You should do this once you have submitted your Suspension or Withdrawal form to Faculty Registry Office and are reapplying for your funding for the next year of your course. You can also speak to [Student Advice](#) who can provide you with further information on how to apply for a CPR year and discuss with you what evidence you may need to submit to support your case.

Overpayments

SFE will reassess your entitlement to Student Finance following a change to your course, any amount of money paid to you from SFE during a period when you are no longer studying or attending your course may be an overpayment. You are only entitled to receive automatic payments of your Student Finance when you are fully enrolled and attending your course. If you stop attending your course during an academic year and you will be returning to your studies, you may be able to continue to receive your Student Finance at SFE discretion. You will need to write to SFE if you wish to continue to receive your Student Finance payments and SFE will consider your case.

If you have been overpaid the Maintenance Loan

An overpayment of Maintenance Loan can be recovered from any further Maintenance Loan payments which may be due, regardless of whether you withdrew, transferred or suspended your studies. Where an overpayment of loan is outstanding when you have left or completed your course, the method of recovery will depend on the circumstances in which the overpayment occurred. You will receive a payment schedule letter detailing the amounts to be recovered. Recovery of an overpayment can occur before the normal procedure for repaying your loans begins i.e. the April after you have graduated or completed your course and are earning over £21,000.

If you have been overpaid any grants for Living costs

(This includes: Special Support Grant, Maintenance Grant, Parents Learning Allowance, Adult Dependents Grant)

Any overpayment of grant can be recovered from the next instalment of grants due to be paid. If SFE are not able to recover the grants from a current academic year they can recover the overpaid grant from the next academic year of the same or different course if you have transferred your studies. If you have been overpaid you will receive a payment schedule letter detailing the amounts to be recovered. If you are no longer attending your course, SFE may seek to recover the overpayment directly from you, e.g. using debt collection or by initiating proceedings in the county court.

SFE can recover overpaid loans and grants in the methods described above however they can also exercise discretion as to how and when to go about this. For example if the recovery of loan or grant will lead to financial hardship you can write to SFE to negotiate how your grant or loan may be recovered depending on your circumstances. Please seek advice from [Student Advice](#) regarding overpayments before discussing your case with SFE.

Tuition Fees

SFE pay your tuition fees in three instalments near the start of each term. No fees are paid to the University until we confirm your attendance to SFE. When you suspend, withdraw or transfer your studies your Faculty Registry Office will inform SFE. If the change is reported before the next fee payment date, your next instalment of Tuition Fee will not be paid. However if your fees are paid for a period in which you were not liable to pay fees, SFE will take this money back directly from the University of Westminster. Information about Tuition fee Liability dates is available on [the Suspending or Withdrawal forms](#)

Council Tax Exemption

You are entitled to the student Council Tax Exemption Certificate available from your Faculty Registry Office if you continue to be enrolled on your full time course. When you are no longer enrolled, you are no longer a student so are not able to obtain a Council Tax Exemption Certificate from the University. If you would like further advice on your Council Tax liability following a change to your course, contact [Student Advice](#).

28/05/2014

