



LIVERPOOL
HOPE
UNIVERSITY



The Costs of Withdrawing from your
Undergraduate or PGCE Course or
Interrupting your Studies

Things To Remember

- Students **MUST** seek individual advice from a Faculty Senior Academic Adviser and the Student Funds Team, when considering withdrawal or interruption.
- Once you have made your decision to suspend or withdraw you must let your awarding body (SFE, SFNI, SFW, SAAS) as well as your institution know as soon as possible. This minimises the risk of your being overpaid your student finance.
- Depending on when you withdraw, you may be charged tuition fees for this year – see section 1d.
- You may have to repay part of your maintenance loan and grant – see section 1a.
- Your future funding may be affected – see section 1a.
- If you are in halls of residence, you need to contact the accommodation team to discuss your contract, and until you do, the full amount will remain on your account – see section 1b.
- You may become liable for the payment of council tax – see section 1c.
- PGCE bursaries – see 1e and 2e.

This guide is intended to cover some aspects of the things that could affect you if you withdraw or need to take time out of your studies.

1. Withdrawing From Your Studies

1a. FINANCE

- Once you have made a decision to withdraw from your studies you must tell your awarding body (SFE, SFNI, SFW, SAAS) who will recalculate your student funding.
- If you leave before the end of any term, there will almost certainly be an overpayment, which can be recovered immediately or can be taken back in full from any future payments you may receive for a new course.

Effect on Future Funding

- Any year or part of a year is counted as a year of previous study for future funding purposes.
- Students may then find that they will have to pay their own tuition fees for one or more years.

Compelling Personal Reasons (CPR)

- If you have personal problems or medical reasons for having to leave a course, then your funding may not be affected.
- You should supply the evidence to your awarding body, who can then decide whether to award CPR and reinstate your funding in full.

Finance for Future Living Costs

How will you finance living costs once your grant and loan are not being paid?

- You may have a job to go to.
- If you are unemployed and looking for work you should seek advice on your eligibility to claim benefits, as access to Social Security Benefits is complicated.

1b. HOUSING CONTRACTS AND RESPONSIBILITIES

- Seek advice about your housing contract before you make your decision to withdraw.
- Liverpool Hope University accommodation contracts require students to pay for the full year, even if they leave part way through the year. Please see the exceptions set out in the Termination Policy.
- If you have signed a contract with a private landlord, you are usually liable for all charges until the end of the contract, unless you can find someone to take over your room with the landlord's agreement, or if the landlord agrees to release you from the contract. If you fail to pay your rent, the landlord can take legal action in the county court to enforce payment.

1c. COUNCIL TAX

- If you live in the private rented sector, most students live in a shared house with other students and the property is exempt..
- However, when you withdraw from studies you are no longer a full-time student and attract Council Tax liability to the house and you will be charged 75% of the bill for this period.

1d. TUITION FEES

- Tuition Fees are initially charged for a full year's attendance, but if students leave within the first two weeks of term, they are not charged tuition fees.
- Any attendance at the University after that date is charged at 25% in the first term, 50% in the second term and 100% in the third term.
- Any student not taking out a tuition fee loan will be required to pay the outstanding amount to the University within 14 days of leaving – any outstanding charges not paid within 14 days will be passed to an external agency for collection.

1d. PGCE BURSARIES

- Any payments made to the student after they have withdrawn from the course will have to be repaid. You must promptly inform Liverpool Hope of any intention to withdraw as trainees will only be entitled to receive the bursary payment for that month if they were still on the course at the time the payment was made.

2. Interrupting Your Studies

2a. FINANCE

- Once you have made a decision to interrupt your studies you must tell your awarding body (SFE, SFNI, SFW, SAAS) as well as your institution.
- Your current grant/loan payments will then be recalculated to the date of interruption and you should be notified of any overpayment.
- Awarding bodies can take the full amount of any overpayment either immediately or from next year's funding, but you can try and negotiate repayment if it will cause financial hardship.
- If you are interrupting your studies for ill health reasons you should provide proof of this to your institution (doctor's note) and you will automatically receive 60 days extra funding from student finance. If your illness continues more than 60 days you can supply further proof to your awarding body (SFE, SFNI, SFW, SAAS) who may then consider making further payments of student support.

Finance for Future Living Costs

How will you finance living costs once your grant and loan are not being paid?

- You may have paid work to go to when you interrupt your studies.
- Students who are taking time out due to illness can claim up to 60 days of extra discretionary funding from their awarding body, but otherwise your student finance will stop.
- You may be able to claim social security benefits, but the social security benefit system will continue to treat you as a student and this will restrict your benefit entitlement. Some students can claim benefits whilst interrupting their studies and you should seek advice on whether you fulfil these conditions as Social Security benefit entitlement is a complicated area.
- Students may be able to claim financial help from the Student Support Fund during the period of interruption, particularly if they have suspended on health grounds and have not been ill for more than 28 weeks. PGCE students are not eligible to apply.

2b. HOUSING CONTRACTS AND RESPONSIBILITIES

- Liverpool Hope University policy for students interrupting from their studies is the same as for those withdrawing from the University (see above).
- If you have signed a contract with a private landlord, you are usually liable for all charges until the end of the contract unless you can find someone to take over your room with the landlord's agreement, or if the landlord agrees to release you from the contract. If you fail to pay your rent, the landlord can take legal action in the county court to enforce payment.
- Students entitled to social security benefits during a period of suspension may be able to claim Housing Benefit for help with rent costs, but please seek advice as the benefits system is currently undergoing change.

2c. COUNCIL TAX

- Students taking time out of their studies should continue to be treated as students, as they continue to be registered at Liverpool Hope as full-time students.

2d. TUITION FEES

- Students who interrupt their studies have their liability for tuition fees apportioned over the period of attendance as above (see section on students withdrawing from their course).

2e. PGCE BURSARIES

- Any payments made to the student after they have suspended from the course will have to be repaid. You must promptly inform Liverpool Hope of any intention to suspend as trainees will only be entitled to receive bursary payments for that month if they were still on the course at the time the payment was made.

Remember, before you withdraw or interrupt your studies, you should book an appointment to see your faculty senior academic adviser through your faculty office.

You should also seek financial and welfare advice:

Accommodation Office:

t: 0151 291 3408 e: accommodation@hope.ac.uk

Student Finance (University):

t: 0151 291 3339 e: financequeries@hope.ac.uk

Student Funds:

t: 0151 291 3666 e: studentfunds@hope.ac.uk

General Advice:

e: advice@hope.ac.uk

Student Finance Awarding Bodies:

Student Finance England (SFE) t: 0300 100 0607

Student Finance NI (SFNI) t: 0300 100 0077

Student Finance Wales (SFW) t: 0300 200 4050

Student Awards Agency for Scotland (SAAS) t: 0300 555 0505



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Student Funds

Gateway to Hope Building

t: 0151 291 3666

e: studentfunds@hope.ac.uk