

Suspension of Studies and Student Finance funding

Full-time SF (Student Finance) Undergraduates

Suspending your studies may sometimes seem like a quick and easy solution to your problems, but it may not be the best option for you financially. It is important that you understand the impact on your finances before you make the decision.

- Suspending can affect your current funding – you may need to repay some of your loans and grants received this year.
- Suspending can leave you without any income. You are unlikely to be eligible for benefits during your period of suspension.

Will I have to repay some of my student funding if I suspend?

Suspending can result in an overpayment of living cost funding. If you suspend at the end of the calendar year (i.e. 31 August if you start your studies in September), you are unlikely to be overpaid funding.

If you suspend partway through the academic year, SF will reassess your entitlement to your maintenance loans and any grants. If you have received funding intended to cover the weeks after the date of your suspension, SF will ask you to repay that amount.

Suspending due to sickness – the first 60 days and beyond

If you suspend part-way through a year because of health reasons, you are entitled to funding for the first 60 days of sickness. SF will sometimes continue payment beyond the 60 days up until the end of the academic year.

In some cases, we may be able to extend funding for more than 60 days if the student would be in financial hardship. We can only pay a student through their full suspension period on these grounds and we'd require evidence such as a letter from a medical professional, bank statements (for the suspension period), overdue payment letters as well as evidence of any obligations the student is liable to pay during this period i.e. tenancy agreement, utility bills etc.

Suspending for other reasons

SF has the discretion to extend funding to the end of the academic year:

If a student suspends their studies for reasons other than illness, such as caring responsibilities, financial difficulties, bereavement or premature termination of a

work placement, they may still be entitled to some of their student finance, depending on the circumstances. Each case will be assessed on an individual basis.

I don't have the money to repay the funding

If repayment of the funding will cause you financial hardship, it is vital that you provide evidence of this to SF as soon as they request the money back. You will need to explain why you have suspended and provide evidence of your income and expenditure such as bank statements, tenancy agreements etc.

In cases of suspension and requesting discretionary support for the rest of the academic year, SF will want to see that you have sought advice from your HE provider, and that this is the best course of action for you. In many cases SF will require your HE provider to support your request for additional funding. Contact one of our Money Advisers if you need support with this.

If SF accept your evidence, the funding you receive for the period after the date of suspension is no longer considered an overpayment.

If you do not contact SF and do not pay the overpaid amount when requested, SF will collect the overpayment when you return to your studies. They reduce the instalments by the overpaid amount.

Depending on how much you have been overpaid, this could cause severe financial hardship when you return to your studies.

Can I apply for benefits while on a time-out?

- If you suspend due to sickness, you may be able to claim Jobseekers Allowance, once you recover.
- If you are a lone parent with a child under 5 or you are single you may be able to claim Income Support.
- If you are in receipt of Disability Living Allowance or Personal Independence Payment, you will be able to claim Employment and Support Allowance.

If you meet the conditions above, and live in an area that has introduced Universal Credit, you may be able to claim that benefit.

This is a complex area so talk to [the UWE Money Advisers](#) before you suspend.

Will suspending affect my funding when I return?

Your funding can be affected in two ways:

- Your living cost funding may be reduced by any overpayment.
- Your attendance this academic year will reduce your entitlement to future funding for tuition fees even if you only attend for one day and even if you did not apply for or receive any funding.

If you are suspending because of compelling personal reasons such as illness, you must send evidence to SF to allow you to retake the year without impact on your funding: See information sheet 'Compelling Personal Reasons'.

How do I contact a UWE Money Adviser?

Email: mafs@uwe.ac.uk

Disclaimer: Every effort has been made to ensure that this fact sheet is as accurate as possible. The University cannot accept responsibility for errors or for changes affecting the contents that arise after January 2018.