

# Suspending your studies and Student Finance (SF) Funding

UWE Bristol Student Money Service

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This information is for full-time undergraduates funded through [Student Finance England](#) or [Student Finance Wales](#).

If you are funded by [Student Finance Northern Ireland](#) or [Student Awards Agency for Scotland](#) please contact your funding provider as rules can differ.

## Considering suspending your studies?

Suspending your studies may sometimes seem like a quick and easy solution to your problems, but it may not be the only option. Before making any decisions seek advice first. There are a wide range of support services here to help.

If you are considering suspending your studies due to financial reasons you may wish to explore the options below.

[UWE Bristol Funds](#) during your studies

Contact your funding provider

Review the [blackbullion online resources](#)

If securing employment is proving difficult [UWE Careers](#) are here to help.

For information about local work opportunities [UWE Jobshop](#) provide regular updates on local vacancies.

## Getting advice about suspending your studies – who can I talk to?

[UWE Student Support advisers](#) can advise you on the academic implications of suspending, submitting personal circumstances to UWE and advise on fee liability.

[UWE Student Money Advisers](#) can advise on the funding and financial implications of suspending your studies.

[Accommodation services](#) if you are worried about your tenancy, rent obligations and think you may have to move whilst on time out.

[UWE Wellbeing](#) if you are considering a suspension on the basis of ill health or difficult circumstances.

[Disability Service](#) if you have queries about your DSA support and/or any other disability related issues.

## **I have decided to suspend my studies – what do I do?**

If you wish to suspend your studies you will need to book an appointment with a [Student Support Adviser](#) and contact [Information point](#) to request a form. Suspending your studies needs to be done formally. UWE will be unable to action your suspension until your form has been received.

It is crucial to let UWE know as failure to inform could see your fee liability continue. The date of suspension UWE record will be the date we receive the form.

In addition to informing UWE the responsibility is also on you to inform Student Finance. It is recommended that notification is made in writing.

## **How will suspending my studies affect me financially?**

It is important to understand the impact on your finances before making your decision to suspend. You need to consider how you will support yourself during your time out.

Suspending can affect your current funding – you may need to repay some of your loans/grants received this year.

Suspending can leave you without any income. You are unlikely to be eligible for welfare benefits such as Universal Credit during your period of suspension.

You may need to pay for your student accommodation for a period after the date of suspension if you need to leave your accommodation early.

It could affect future funding on your return to study.

## **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 partway through the academic year, SF will reassess your entitlement to your maintenance loan (and maintenance grant if you receive this). If you have received funding intended to cover the weeks after the date of your suspension, SF will ask you to repay that amount. Student finance will use the date UWE provide to reassess your funding entitlements.

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.

For example:

Paul starts his studies in September 2018. He receives the living at home rate of maintenance loan. His maximum maintenance loan entitlement for the AY 18/19 is £7,324. Of this he receives £2,441.33 per term.

Paul decides to suspend his studies during term 2. He has received 2 loan instalments (one in September for term 1, and one in January for Term 2).

As Paul studied for all of term one his first instalment remains paid. As Paul has only been in attendance for 26 days of the 70 day term 2, he has an overpayment of funding from his second instalment.

He receives £2,441.33 in January to cover term 2. As he only attends for 26 days he is asked to repay £1,534.55

## 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.

## Student Finance discretion to extend support during a period of suspension of studies.

SF has the discretion to continue payment of maintenance funding if being without the funding will cause financial hardship and would risk withdrawal from the course.

SF will ask you to complete a Financial Hardship Confirmation form and provide supporting evidence i.e. 3 months bank statements:

*The discretionary power to determine that part or all of the student support is payable can be exercised in circumstances of illness in excess of 60 days and circumstances other than illness. The list of circumstances noted above is neither prescriptive nor exhaustive. Students who suspend their studies for a variety of reasons, including illness or shielding, can apply SFE for their living costs support to be continued while they are absent from their course. In deciding on the exercise of their discretion, SFE will consider each case on its own merits, including the reasons for the absence, whether the student will face financial hardship during their absence, whether the student has dependants, and the prospect of the student returning to the course.*

## 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, complete a Financial Hardship Confirmation form and provide supporting evidence i.e. 3 months bank statements

If they accept this, the funding you received for the period after the date of suspension is no longer considered an overpayment. If they do not, and you do not have the funds to repay in full, SF should provide you with information on how to negotiate a repayment plan with them.

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 will reduce your 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?

You are still classed as a full-time student whilst on time out from studies. Generally full-time students are not eligible for welfare benefits such as Universal Credit. There are, however, certain categories of full-time students that are entitled. These are listed on [the Government's universal credit guidance](#).

Understanding entitlement to benefits can be complicated so please contact one of the following specialist advice agencies for further guidance.

[Citizens Advice](#)

[Talking Money](#)

[North Bristol Advice](#)

## What's my student status during a time out?

During suspension full-time students often retain their student status. This can be helpful with council tax.

## 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 should send evidence to SF to allow you to retake the year without impact on your funding: See information sheet 'Compelling Personal Reasons'.

## When can I apply for next year's funding?

Applications open in the Spring if you are returning to studies in September.

If there have been compelling personal reasons make sure these are submitted with supporting evidence – See information sheet 'Compelling Personal Reasons'.

If you will be repeating a year – make this clear on your application.

## More information

If you are not sure of your entitlement to funding for your new course please [contact a UWE Student Money Adviser](#).

**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 August 2022