

Compelling Personal Reasons (CPR) – Student Finance England/Wales

The information below is for full-time UK and EU students who receive a fee loan from Student Finance. It is an overview of the rules covering funding for tuition fees if you are:

1. Repeating a year or part of a year of your course in a new academic year, or;
2. Withdrawing or suspending from your course, and returning at the same level or;
3. You have some previous higher education study at another University or are transferring to a new course at UWE in the same level as your current course

Student Finance will only fund you for a limited number of years. This is explained in more detail below. If one of the above apply you may find that your funding is affected. If however you had compelling personal reasons (CPR) such as ill health or bereavement, student finance may be able to award an additional year of discretionary funding. This information sheet will help you go through the CPR process with Student Finance to try and secure your fee support for the next year of study.

Living cost funding – UK/'Home' students

You will normally remain entitled to your maintenance loan (and any supplementary grants for dependents and DSA's if applicable) until you achieve an honours degree, however many years of study this takes.

For students funded by Student Finance England the funding affected by No. 1 - 3 above, is the tuition fee loan (and, if you started your course prior to Sept 2016 and receive a Maintenance/Special Support Grant this will be affected too).

For students funded by Student Finance Wales the funding affected by No. 1 - 3 above, is the tuition fee loan and the Welsh Government Learning Grant or Special Support Grant.

It is important to note that CPR can only apply for years where you qualified for a Fee Loan. If you did not qualify for a Fee Loan in the year your CPR occurred, then you will be unable to request a fee loan for the following year.

Student finance can only consider 1 year of CPR at a time. They cannot accept the same evidence for more than 1 year running. If your CPR continues, then new evidence will be needed.

If you are unsure please contact a [UWE Student Money Adviser](#) to discuss this.

Student Finance and the 'gift year'

The SF (Student Finance) standard entitlement rules are that a student is entitled to receive tuition fee loans for:

the standard length of current course + one year (if needed) minus years of previous study. If you have no previous study and are on a 3-year degree course, you will be entitled to 3+1=4 tuition fee loans. This extra year or '+1' is sometimes called a 'gift year'. This extra year of funding or 'gift year' is important if you ever need to do an extra year of study, such as a repeat year.

If you have used up your standard entitlement of funding, including your gift year, your funding will be limited were you to have to do an extra year of study. This means that you would not receive a tuition fee loan for this additional year.

In cases where there have been Compelling Personal Reasons (CPR) SF have the discretion to grant additional years funding.

Compelling personal reasons (CPR)

By providing evidence of what has happened to you during the year you failed or abandoned a course, Student Finance can make a decision to provide an extra year of fee support.

Here's what the Student Finance rules say:

As far as is reasonably practicable, evidence should be obtained from the student or elsewhere to support a claim that the withdrawal was for compelling personal reasons or the need to repeat a year is for compelling personal reasons. For instance, the student might be able to provide medical evidence from his GP; or perhaps a University's student support advisory service could (with the student's permission) attest to a personal or family crisis. Other possible sources might include social services or the clergy.

Student Finance refer to issues of ill health, bereavement or personal crisis when describing CPR. They do not tend to consider academic reasons or dislike of your course.

Student Finance say I should use my gift year and not apply for CPR

Student Finance may try to persuade you to use your 'gift year' rather than apply for CPR. If you accept this, you will only have fee support for the standard number of years needed to complete your course. You will not have any security if you need to repeat a year of study in the future. Insist that they make a decision on your request for CPR. Protect your future study!

I have compelling personal reasons (CPR) - How do I apply?

To apply, write a letter to Student Finance requesting CPR outlining in detail what has happened to you during the academic year and how this affected your studies. For help preparing your letter see information at the end of this factsheet. With this, you will need to provide documentary evidence that confirms the events that led to academic failure. Evidence should include third-party support such as medical evidence, a letter from UWE Wellbeing Service, death certificates, letter from social services, letter from the clergy.

Student Finance will want to know:

- a) what your Compelling personal reasons are;
- b) that they are dated within the relevant academic year;
- c) how they affected you; and
- d) how they affected your studies, e.g. if they led you to miss or fail exams, coursework, lectures or seminars.

Student Finance will then consider your request. If they award you an additional year of fee support, you need do nothing else.

I have CPR and am gathering my evidence, what do I ask for in a supporting letter?

When requesting supporting evidence from a third party, such as a doctor or Wellbeing Practitioner for example, you should try to ensure that they include the following information:

- a) some details of your Compelling Personal Reasons;
- b) how they affected you; and
- c) the period (approximate dates – month and year) that they affected you.

It is for *you* to explain how your CPR affected your studies in your letter to Student Finance. A doctor or Wellbeing Practitioners will not necessarily know this.

Student Finance say I just need a letter from my University?

A letter of support from UWE will not normally be sufficient as documentary evidence for Student Finance to accept your CPR. Student Finance may ask you for a letter of support from UWE in the absence of the evidence outlined above. If you are having difficulties obtaining evidence please contact a [UWE Student Money Adviser](#) to discuss this.

I have my covering letter and supporting evidence, is there anyone who can check it for me before I submit it to Student Finance?

If you have your covering letter and supporting evidence ready and would like us to review it before you send it to Student Finance the please contact us via our [student money service enquiry form](#). We cannot guarantee the outcome of any CPR request (that is solely down to Student Finance) but can offer guidance if necessary to help you prepare your case.

CPR and transferring

If you are applying for CPR in order to start a new course, Student Finance will want to know why. They may accept your evidence as good reason for failing on your current course but may need reasons as to why you are changing courses.

CPR and Previous Study

If you are starting a new course with more than 2 years previous study, please seek advice from a [UWE Money Adviser](#) to discuss this.

Refusal of your compelling personal reasons (CPR) request

If Student Finance refuse your request, ask them to explain their decision. Submit further evidence if required. You may wish to speak to a [UWE Student Money Adviser](#) before you do this.

If they continue to refuse your request you may wish to appeal. Details about the [Student Finance appeals process](#) can be found on their webpages.

If Student Finance do not change their decision, you will have to pay the tuition fees yourself for the next year of study. You will still be entitled to living cost support (the maintenance loan, plus any supplementary grants for dependents and DSA's if applicable).

If you cannot afford to pay the tuition fees yourself, you may wish to consider suspending to stabilize your financial situation and save money for when you return. Do not register on a year of study without fee support in place.

Where do I go for further help or advice with my CPR?

If, after reading the above information, you would like further advice and guidance on putting forward your CPR to Student Finance, please contact a [UWE Student Money Adviser](#)

You may also wish to seek advice from a [UWE Student Money Adviser](#) following a refusal of your CPR request by Student Finance.

CPR - Preparing your case

Covering letter

When preparing your covering letter try to include as much of the following as you can:

- 1) Add your personal details:
 - Your Student Finance Customer Reference Number (CRN)
 - Name
 - address
 - e-mail address
 - telephone number
 - date of letter
 - title (in bold large font) – **Compelling Personal Reasons request.**
- 2) Include a statement of what you are asking for:
 - Discretionary additional year of funding due to compelling personal reasons which affected my studies during the <<insert academic year affected>> academic year.
- 3) Try to explain why you are requesting additional discretionary funding as a result of your compelling personal reasons. You need to give enough information so that SF can understand your situation and how your cpr impacted on your studies. For example:

- Health – include details of your symptoms and how they affected your ability to study (e.g. physical, psychological, emotional). Think about how they prevented you from completing that academic year.
- If personal try to express what has happened and how it has affected you. For example, you might explain the emotional and practical implications if you have been bereaved.
- Specify the period of time that the above affected you (month/s and year)

SF will not consider academic failure or dislike of your course as compelling personal reasons. SF are unlikely to approve financial reasons alone as CPR (there would also need to be additional reasons such as ill health/bereavement)

- 4) Try to include details on what will have changed about the circumstances when you return to your studies e.g. I now see my GP regularly and am receiving treatment and support in managing my depression. As I am now much improved under this treatment, I don't anticipate such a negative impact on my studies when I return to my studies in (enter date of return).

Evidence

It is really important that any evidence you send states the academic year affected

Include letters or evidence from a professional confirming the difficulties you've had and the effect they might have had on your ability to study. This might include a letter from your Doctor, solicitor, etc.

Send Death certificate in cases of bereavement

Be sure to add your Student Finance Customer Reference Number (CRN) on everything you are about to send.

You should be able to upload your letter and evidence to your online student finance portal (its recommended that you ring them a few days later to ensure it has been received and sent for processing).

If you are unable to upload the documents then post them to Student Finance and obtain proof of posting. Keep photocopies of all original documents and the tracking receipt.



If you need help writing your letter, 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 July 2022.