

Financial Implications of Withdrawal from University

Student Finance England (SFE) will not normally pay living costs (eg Maintenance Loan, Grants for Dependants etc) or pay Tuition Fees on your behalf, for time when you are deemed to have withdrawn from University. So leaving earlier than expected may cause an overpayment of student finance.

For example, if you've just received your January student finance instalment which is to cover you until the next instalment in April but you leave before April, some of what you were paid in January will be an overpayment. The University's Registry Services will notify SFE that you have withdrawn but you should also let SFE know to help avoid overpayment. You can contact them through your online account or telephone them on 0300 100 0607.

SFE will seek to recover overpayments in a lump sum or you can ask to set up a payment plan. If your withdrawal is temporary, they may offer to deduct any overpayment from your next year's funding.

Circumstances in which SFE will continue payments:

If you temporarily withdraw for reasons related to **ill health**, they can continue to pay you living costs for another 60 days after your withdrawal date. So, make sure Registry Services, contactable via **firstpoint**, at the University are aware if this is the reason and then they can confirm it to SFE. If the University is unable to do this then you will need to provide SFE with the medical evidence.

If studies are temporarily suspended for reasons not connected to ill health eg caring responsibilities or the premature termination of a work placement then some student finance may continue if evidence is provided. SFE will consider such cases on an individual basis.

Payment of living costs may also be extended if your withdrawal is only expected to be temporary and the cessation of student finance with cause you **financial hardship**. SFE will ask you to complete a financial hardship form to prove hardship if you contact them and explain your situation. An example of when such hardship may occur is when a student has entered into a tenancy agreement for private accommodation which cannot be afforded without a student maintenance loan.

Tuition Fee Liability

Students withdrawing from their course before the end of a year may still have a liability to pay tuition fees (through a tuition fee loan if eligible) an example of the % of fees due depending on the date of withdrawal is shown below. For more details contact the University's Finance Office by emailing creditcontrol@worc.ac.uk

Undergraduate & Postgraduate Taught	Full Time		Part Time
	Home & EU	International	
Withdrawal Date			
Day 1 to Day 14 of course or module (excluding induction week)	0%	50%	0%
Day 14 to end of Term 1 Part Time - Day 14 to end of module	25%	50%	100%
Day 1 of Term 2 to end of Term 2	50%	100%	
Day 1 of Term 3 to end of Term 3	100%	100%	

Reinstatement Student Finance (Compelling Personal Reasons CPR)

You may find that withdrawal means that you can't complete an academic year's study but SFE will still count that year as a complete year when calculating further funding entitlement. SFE provide student funding to eligible students for the length of their course plus one spare year (known as a gift year) previous study at higher education level may also affect entitlement. However, if you have already used a gift year or think you may need another in the future then it is important to apply to SFE to have the financial eligibility for the year you couldn't complete,

reinstated. This can be done if you couldn't complete the year because of compelling and/ or compassionate reasons and can provide evidence of this from a professional. See information on Compelling Compassionate Reasons here https://www2.worc.ac.uk/moneyadvice/documents/Compelling_Personal_Reasons.pdf

Accommodation

If you have a tenancy agreement with a private landlord you are still liable to pay rent for the agreed period. This doesn't mean you can't discuss the situation with your landlord eg sometimes a replacement tenant can be found. If you are in University accommodation rent will normally cease shortly after you have withdrawn from your studies and returned the key to your accommodation. You can contact accommodation by emailing accommodationteam@worc.ac.uk

Council Tax

Full time students are usually exempt from Council Tax liability; however the University does not provide Council Tax exemption certificates for students not in attendance so you will be liable during the period of withdrawal. If your income is low, you can apply to the Local Authority for possible Council Tax Relief. You can also apply to the University Access to Learning Fund for help (see below)

Welfare Benefits

If your withdrawal is only temporary, then you will still be recorded as being a student at the University which may prevent you from being eligible for some benefits unless you were already eligible whilst you were studying.

Access to Learning Fund

Students can still apply for help from the University's hardship funds during periods of temporary withdrawal.

University of Worcester Student Money Advice Service

You can still contact the Money Advice Service through **firstpoint** if you would like an appointment to discuss student money during withdrawal. For more information from the Money Advice Service please visit our website <https://www2.worc.ac.uk/moneyadvice/>

**Money Advice Service
University of Worcester
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The University's Support Services such as Money Advice, Counselling and Mental Health, Disability and Dyslexia Service, Health and Wellbeing and the Programme Advisers can be contacted through firstpoint by emailing firstpoint@worc.ac.uk