

TAKING A BREAK IN STUDIES

Taking a break in studies can have financial implications which should be considered. Taking a break part-way through the year will affect your funding in the current academic year and may impact your funding when you return to study. It is imperative that this is taken into consideration and, if required, you discuss the matter with a Student Advisor.

What will happen to my postgraduate loan payments?

Students are eligible for up to a total of £10,609 divided evenly across each year of their course (based on the standard duration), and in 3 instalments per academic year (18/19 figures). For example, if you are studying a 2 year part-time course, you will receive approximately £5,300 per year, which will be paid in termly instalments. If you take a break in studies, any remaining scheduled payments will be stopped until you resume the course. If you take a break in studies which lasts until the next academic year, you will receive the missed payments scheduled during your break once you have re-enrolled. This will be capped at the year's entitlement, as you will not be eligible for the 2nd year's portion of the loan until you formally enter course year 2. Postgraduate Loan funding is not available in years of study where you are repeating any elements of your course, under any circumstances.

What if I have a postgraduate loan overpayment?

When a student takes a break in studies, this is backdated to their last registered date of attendance, in line with Birkbeck policy. Any Postgraduate Loan payments you received prior to your last registered date of attendance, you are entitled to keep. If you have received any payments after your last registered date of attendance, they will be classed as an overpayment and you will be asked to pay this back to the Student Loans Company immediately.

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What if I had to take a break due to health reasons?

If you have had to take a break in studies due to health reasons, you may be entitled to have your funding extended past your last date of attendance. If you are able to evidence that you are interrupting your studies for health reasons, the University can add an additional 60 days to your last registered date of attendance when informing the Student Loans Company of your break in studies. If this additional 60 days takes you past the next scheduled payment date, you will be entitled to this payment. If it does not take you past this date, even by 1 day, you are not entitled to any additional payments.

You will need to provide official medical evidence of how your health has resulted in the requirement to take a break in studies to the University. This should cover details of your health problem, including dates it began/lasted, and directly link the health problems to your ability to study. If suitable, the University will inform the Student Loans Company, who will calculate your additional entitlement accordingly. Please note, if you receive an additional

What if I am in Financial Hardship?

Taking a break in studies can put a student in severe financial hardship, resulting in them withdrawing from their course. This is not in the Student Loans Company's interest, so if taking a break in studies will put you in financial hardship, you may be able to claim discretionary payments for the duration of your break, up to the Postgraduate Loan cap. As these are discretionary payments, applications are looked at on a case by case basis and there is no guarantee the Student Loans Company will approve it. The outcome of a Hardship application may instead, or also be an agreement that any loan overpayment which you have been asked to repay immediately, is instead paid when you enter the standard repayment agreement.

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How to apply for financial hardship

You first need to call the Student Loans Company to explain that you want to apply for Hardship, who will then send you an application form. With the form, you will need to write a cover letter to explain your situation which details why it is you needed to take a break in studies and what it is you are asking help for (discretionary payments and/or change of repayment request).

You then need to go into detail about how you will not be able to support yourself financially during your suspension. For example this could be how your health issues reduce your ability to work, therefore essential costs such as medical appointments, rent and bills cannot be covered.

Evidence

You will need to supply enough evidence to demonstrate your current situation, and potential financial hardship. This must include:

- Bank statements for the most recent 3 months (or duration of suspension if applying retrospectively).
- Financial commitments (tenancy agreement, bills, debt repayments etc.).
- Evidence of employment, including salary. If you are not employed, evidence to explain why you are not employed (for example, health reasons).
- Lack of other financial options.
- If not provided for a different reason, official documentation to evidence the requirement for a break in studies (for example, doctors note).

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What happens to my Disabled Students' Allowance if I take a Break in Studies?

When you take a Break in Study from the programme of study, you become ineligible for the DSA from your last date of attendance. It is very important you do not order any DSA funded specialist equipment or use any non-medical help or taxis after your last date of attendance. If you do SFE could recover the full cost of it from you.

It is important to understand that both Full-Time and Part-Time are required to reapply for the DSA once you know you are going to recommence your studies. This reapplication process is complex, and you are recommended to seek the advice of your specialist advisor named on your Study Support Plan. The criteria for the total number of years of DSA you can receive is the same as tuition fees.

USEFUL LINKS

STUDENT ADVICE SERVICE

STUDENT FINANCE ENGLAND

CITIZENS ADVICE BUREAU

THE STUDENT ROOM



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