

Money Matters

Guide to Student Finance for Undergraduate students with Previous Study and the Compelling Personal Reasons process 2018/19

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Introduction

The information in this document is for full-time undergraduate home students receiving support from Student Finance England under the Education (Student Support) Regulations. If you are a part-time undergraduate, or a postgraduate student, or receiving funding from a different funding authority, please <u>contact us</u> for further advice as arrangements may vary.

This guide provides information on the previous study and compelling personal reasons rules for fulltime undergraduate students. There are different processes for part-time and postgraduate students, if you require information on these please contact the Student Financial Support team.

How is my future student finance entitlement affected if I have previously studied, repeated, suspended or withdrawn?

The Government provides full student finance, i.e. a tuition fee loan and maintenance loan (and maintenance grant if you commenced your studies before September 2016), for the ordinary duration of a course, plus one extra year if needed. This extra year is called a "gift year". Therefore, if a course has a duration of 3 years, a student would be entitled to 4 years full student finance in total:

3 years (course duration) + 1 (gift year) = 4 years

If you repeat an academic year of your current course, or if you have studied in Higher Education (HE) prior to joining NTU, your future entitlement to student finance is likely to be reduced to reflect your previous study.

Example: If a student starts a 3 year full time course but has previously studied in HE for 2 years, they would be entitled to a further 2 years of full student finance in total (3+1=4-2=2). The student would not be entitled to a Tuition Fee Loan during the first year of the new course, their full student finance entitlement would be available in years 2 and 3. They would be entitled to a maintenance loan only during the first year.

Entitlement to a full maintenance loan usually continues even if you are not entitled to a tuition fee loan, until you obtain a qualification.

What is considered a previous course?

Attendance on full-time higher education or part time course of initial teacher training which you undertook before the current course for which you *did not* achieve a qualification.

Or Attendance on full time or part-time higher education course, part-time course of initial teacher training, undertook before the current course and where you *did* achieve a qualification.

What is considered as a previous year at HE level?

Student Finance will count any full year or *partial year* which you have spent on a pervious course when calculating the number of years full student finance you will be supported for in the future. As little as one day spent in attendance on a course will count as a full year for previous study purposes.

If you suspend or withdraw part way through an academic year, this will count as an entire year. Any previous study is counted, regardless of how it was funded. The study could have taken place anywhere in the world.

I had to suspend, repeat or withdraw due to personal/health reasons

If there were extenuating circumstances as to why you had to withdraw, suspend or repeat, such as ill health or family bereavement, this can be taken into consideration. These circumstances are known as 'Compelling Personal Reasons' (CPR).

If you were affected by compelling personal reasons and can support this with evidence, and can demonstrate that this impacted on your ability to study, you can ask your Student Finance service to disregard the affected academic year which would provide you with an additional year of full student finance to your overall entitlement. There is no limit to the number of times CPR can be considered but Student Finance can only award one year at a time. The process is discretionary, your national Student Finance service may reject an application if several previous applications have been made.

Any CPR awarded will be applied to the next academic year of your course.

What are compelling person reasons (CPR)?

Compelling personal reasons include mental/physical illness, bereavement and caring responsibilities. Generally, academic performance alone would not normally be deemed a compelling personal reason – but Student Finance will consider all cases carefully

How can I request that an academic year is disregarded due to CPR?

A letter should be sent to Student Finance detailing the compelling personal reasons (CPR). Evidence of the mitigating circumstances should be provided. All evidence must be from an official source.

What evidence can be provided in support of my CPR?

- Medical evidence from a GP
- Supporting letter from Support Professional at NTU or a previous university
- Supporting letter from Course Leader/Tutor
- Letter from Social Services
- Letter from clergy or professional person
- Death Certificate
- Photocopy of a Birth Certificate

The list is not exhaustive, any evidence you feel can support your claim should be sent for consideration. However, you should be aware that in some circumstances one piece of evidence may not be sufficient, therefore we would recommend that you send as much evidence in as possible.

The evidence must clearly show that the compelling personal reason(s) significantly affected your studies during the academic year in which you didn't progress.

Should I provide a personal statement too?

We recommend that you also submit a personal statement. This should highlight how the compelling personal reason(s) affected your studies or how your progression was prohibited. The personal statement should include the following information:

- The academic year which was affected by your compelling personal reasons (this must be a year of study in which you did not progress)
- What your compelling personal reasons were
- At what point(s) during the academic year were your studies affected
- How the compelling personal reasons affected your studies/progression

When should I submit my CPR evidence?

CPR evidence must be supplied with your application, or after an application has been made for the academic year, otherwise a decision cannot be made.

How long will I have to wait for a decision from SFE regarding my CPR?

Your national Student Finance provider works to timescales dependent on the time of year, at busy times it could take as long as six to eight weeks to look at your evidence.

Can I get some help preparing my CPR case?

NTU's Student Financial Support Service have Advisers who are able to assist you with your case. They can also assist with preparing and making requests on behalf of students. The process of preparing a CPR case, including sourcing the correct evidence can take several weeks, and you are advised to start the process as soon as possible.

Will I have to pay Tuition fees if I haven't been awarded a Tuition Fee Loan?

You are personally liable for tuition fees. If you are not awarded a tuition fee loan you will be able to set up a fee payment arrangement to pay your tuition fees in instalments, usually on a termly basis. Until there is a payment arrangement set up you will remain temporarily enrolled. Your enrolment status will change to fully enrolled once you have set up a fee payment arrangement or your tuition fee loan has been awarded. Any tuition fees personally paid can be refunded if you are subsequently awarded a tuition fee loan.

Do I have to set up a fee payment arrangement in order to become fully enrolled?

If you consult with a Student Financial Support Adviser at NTU regarding your CPR case, they may be able to request that you become fully enrolled on the University's systems - dependent on the strength of your evidence. This means that you would not need to make a fee payment arrangement to cover tuition fees. You will remain personally liable for your tuition fees, this means that if your CPR application is unsuccessful you will have to consider alternative payment methods, such as self-funding.

Can I get any other funding to help with tuition fees?

Unfortunately there are not any other government funding bodies that can award that level of funding. You may find trusts, charities, funding from other sources which offer grants, scholarships or bursaries but they may only be able to offer you a proportion of the total tuition fees. Further information can be found in our <u>Trusts and charities page</u>

It may be possible to secure funding through commercial loan providers, such as banks, we would strong recommend seeking financial advice from a qualified professional. Unfortunately, the Student Financial Support team is unable to advise on commercial products and services.

Useful Contacts

NTU Student Financial Support Team

- Email: <u>financial.support@ntu.ac.uk</u>
- Telephone: +44 (0)115 848 2494

NTU Finance - Systems Team

- Email: FINstudentfinancesystems@ntu.ac.uk
- Telephone: +44 (0)115 848 8707

NTU Finance Income & Debt Management

- Email: <u>FinFinanceIncome&DebtManagement@ntu.ac.uk</u>
- Telephone: +44 (0)115 848 6500

Student Finance England

- Link: <u>www.gov.uk/student-finance</u>
- Telephone: 0300 100 0607