

Change of Circumstances

At various points in your studies your personal circumstances may have a change and this can affect your attendance and impacts on your funding and/or academic progress. Whatever the reason, it is vital that you seek advice immediately so that these issues can be explained and addressed.

What should I do if I want to interrupt or withdraw from my course?

If you wish to interrupt (temporarily withdraw) or permanently withdraw from your studies, you should explore both the academic and financial implications. Progression and Support and the Student Welfare Advice Team (SWAT) can be contacted to discuss those. If interrupting, it is important to discuss both the leaving date and any return date to ensure that your funding and academic programme is disrupted as little as possible. Official forms should always be completed to record your decision.

Which forms need to be completed and by whom?

You need to complete a Withdrawal form which is available on MyUniHub. The Withdrawal form is used for both temporary and permanent withdrawals. This will formally confirm your decision so it is recorded on UniHub. This also triggers a report to Student Finance England (SFE), so they can update your financial entitlements accordingly. It is advisable that you also contact SFE to alert them of your change of circumstances after you have completed the relevant form.

www.gov.uk/apply-for-student-finance/change-an-application

How will taking time out affect my financial support from SFE?

There will be an impact on current and future funding should you leave or suspend mid course. A SFE financial support assessment assumes continued attendance each term, so leaving early will prompt a reassessment of your loans and grants. Further, when re-enrolling for an ongoing or a new course, previous enrolment affects the number of future Fee Loans you can expect. SFE use a formula to determine this: Standard Entitlement calculation; length of course plus one extra year, minus any previous higher education studied anywhere (even if incomplete).

The 'extra year' in the formula, allows flexibility should you have to repeat a part of your course or change degrees.

What happens if I exceed my 'Standard Entitlement'?

Generally the 'standard entitlement' is fixed and exceeding this can result in a period when you receive Maintenance Loans only but not grants and fee loans. For students with dependants, additional allowances, such as Childcare Grants may also be paid, but again, no fees loan. Students in this position must therefore pay their own fees, unless they have good reason for exceeding the 'standard entitlement' (see below; Compelling Personal Reasons).

Is there anything else I should know about leaving mid course?

Yes. You should note:

- Any period of enrolment affects your 'standard entitlement' calculation with SFE, even if you enrol for only a day! Furthermore, it is irrelevant whether or not SFE have funded you for that short period. It still counts against you.
- You are usually charged fees even if you do not complete the year. The amount charged will depend on the date you submit your withdrawal form, so pay attention to the charging periods to avoid unnecessary debt to SFE. See <https://unihub.mdx.ac.uk/support/fees-payments-funding/fees>

NOTE: If you are relying on SFE to pay your fees but later find that they refuse, a charge may still apply even if you leave. If you have any concerns about eligibility, see SWAT.

- SFE will reassess you and this can stop future instalments of funding and will often generate an overpayment of grants, which will need to be paid back either immediately or upon receipt of future grants.

How will I support myself if I do interrupt?

Generally, once you inform SFE of the interruption, future financial support will stop unless you interrupt because of health reasons, in which case, you can expect an extra 60 days of support. In exceptional circumstances it may be possible to retain funding if you can prove severe hardship without it. Contact SWAT.

If I take time out will I be able to claim Welfare Benefits?

Under Welfare Benefit rules, most full-time students are excluded from claiming even whilst interrupted. This is because you remain a registered student even if you are not attending, unless you have permanently withdrawn. There are some exceptions for lone parents, disabled students and those waiting to be readmitted to a course after past sickness and caring responsibilities. Given this, we strongly advise you to consider how you will support yourself before you commit to interrupting if you do not fit into one of these categories.

NOTE: If you abandon, complete, or your course is terminated, you are no longer a full-time student so benefit restrictions no longer apply. But you must fulfil all other benefit eligibility rules which Job Centre Plus can tell you about.

I want to transfer to a different course, what should I do?

To transfer programmes either within Middlesex or elsewhere, first contact to a Progression and Support Advisor about options and gain approval. We strongly recommend you see SWAT for advice on funding.

Can I transfer to a course with a placement or add a placement to my current course?

If you wish to add a placement to your programme speak to the Employability Service to check whether this will be permitted. And, as this change will extend your period of study, check with the SWAT about your funding.

So I won't receive my usual loans and grants during the placement year?

No, although there are a few exceptions where students can expect their usual student funding. See Welfare Advice Guides: 2019/20 'Placement and Study Abroad - Student Funding'

What are the exceptions?

Students in attendance at the University for 10 weeks or more, or students on certain unpaid placements in the public or voluntary sector can apply for their normal Student Support. The type of unpaid work is listed below:

- Service with a UK Local Authority which is related to the health, welfare or care of children/young persons, or similar activities in UK voluntary organisations

- Service in a UK hospital/public health laboratory
- Service in a UK prison, probation or after-care service
- Research in a UK/overseas institution
- Service with a UK Health Authority or equivalent.

Please check with Student Finance England (SFE) to ensure your unpaid placement attracts full funding otherwise you will only be entitled to the reduced rate loan as detailed above.

What if I fail and have to repeat my year?

If you have to repeat a period of study (all or some modules), due to exam or coursework failure, SFE will fully fund that repeat period as long as you still have your 'plus one' extra year available (as explained above). If not, you will be expected to pay the fees yourself as the Fee Loan and Maintenance/Special Support Grant will not be paid. You are however, still entitled to the Student Loan and any Supplementary Grants, subject to the usual means-test, i.e. Childcare Grants, Parent Learning Allowance. Disabled Student Allowances will also be available and are not means tested. If you have 'Compelling Personal Reasons' which caused the repeat year, e.g. sickness, you may get the full support package. We recommend that you speak to SWAT if you fall into this category.

I need to complete outstanding deferrals and/or resits next year. How will that affect my funding?

While you are in this position SFE will consider you to be classed as 'non attending' and your course and funds will be temporarily suspended until you pass and can enrol again. The process of enrolment is usually essential in order for funding to be released by SFE, so no enrolment means no funding. If this means 'serious financial hardship', please book an appointment to see a SWAT advisor.

Any questions?

Contact the Middlesex University Student Welfare Advice Team on 020 8411 3008 or email: welfare@mdx.ac.uk

You can access all of our other Welfare Advice Guides at: unihub.mdx.ac.uk/welfare-guides

Middlesex University Student Welfare Advice Team have made every effort to ensure that the information contained in this leaflet is accurate. Middlesex University however, cannot be held responsible for any omissions or errors.

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