

Intermission / Withdrawal: Impact on Student Finance



Frequently Asked Questions

What happens to my Student Finance if I decide to intermit or withdraw?

If you decide to go on intermission or withdraw from the course, your entitlement for student funding from Student Finance England may be significantly reduced. You will not be entitled to receive any funding after your last day of attendance in classes at the university.

Once you have returned your signed intermission or withdrawal form, the university will notify Student Finance that you are suspended/withdrawn from the course. You do not need to contact Student Finance.

How will my tuition fees be affected?

Currently, the university does not charge additional tuition fees if you decide to intermit. Your tuition fee liability will remain the same.

If you withdraw from the course, you will be charged tuition fees up until the day you withdraw from the course. Please be aware that withdrawing from your course will affect your eligibility for tuition fee loan if you decide to return to a university or college in the future.

How will my maintenance loan/grants be affected?

Your funding entitlement will be recalculated by Student Finance to ensure that you are not paid for any time that you have not been attending the course.

Any amount of loan paid to you in excess of your period of attendance will be classed as an overpayment and will need to be repaid. Therefore, if you have already received your maintenance loan or grant payment for this semester, you are likely to have been overpaid and will need to repay a portion of your loan.

For example:

If you're entitled to a Maintenance Loan of £6,000 this will be paid over three terms.

You'll be paid £2,000 at the start of term 1, and then another £2,000 at the start of term 2.

If you intermit or withdraw during term 2, this means you aren't entitled to the full £2,000 Student Finance have already paid you. you will need to repay your loan overpayment separately and earlier than the rest of your loan balance.

How is maintenance loan overpayment calculated?

If you suspend or withdraw from your studies, then the amount of loan/grant you're entitled to will be divided by 365 and then multiplied by the time spent at the university.

For example:

If your original entitlement was £4000 and you attended for 30 days in the academic year, your new entitlement would be recalculated as follows:

$$30 \text{ (days attended)} \div 365 \text{ (days in year)} \times \text{£}4,000 \text{ (original entitlement)} = \text{£}328.76$$

Any payment received in excess of £328.76 would be an overpayment and must be repaid.



How do I repay Student Finance if I have been overpaid?

Student Finance will send you a letter to confirm the overpaid amount and ask you to contact them to make an arrangement to repay this.

For students that return from intermission, Student Finance will try to recover the overpayment from any future loan entitlement. This means they will deduct the overpaid amount from any remaining payments you're due to receive when you return to your course within that year and any subsequent academic years.

If you withdraw or do not return from intermission, you will be required to repay any overpaid amounts immediately. Student Finance may make deductions from your wages through PAYE to ensure that you start repayment.

Where can I get further information?

For information about overpayments, please visit: www.media.slc.co.uk/sfe/overpayment

If you have any further questions about how your student funding may be affected by intermission or withdrawal, please contact Student Finance England on 0300 100 0607.

Alternatively, you can contact a member of the ARUL Finance team by email at finance@lca.anglia.ac.uk or call 020 7400 6778.