

## Discretionary Funding/Compelling Personal Reasons

### What are Compelling Personal Reasons (CPR)?

This could be an interruption, suspension (for more than 60 days) or previous withdrawal from a course based on unavoidable issues such as a personal or family crisis or health matter or pregnancy which has affected your ability to study and is beyond your control.

Receiving funding on these grounds would mean that any future funding from Student Finance would not be affected by their Previous Study rule (see below).

### What is the difference between Discretionary Funding and applying for funding due to Compelling Personal Reasons?

Essentially both terms mean the same thing – applying for funding during a time that you would not usually be eligible for on the grounds of your personal circumstances. The only difference is that funding received on the grounds of Compelling Personal Reasons (CPR) is usually for a full academic year and Discretionary Funding is funding for part of a year. For the purpose of ease in this guide however we refer to both scenarios as CPR.

### What is the Previous Study rule?

Student Finance will usually provide funding for 1 gift year in addition to your standard course duration.

*Example: 3 year course plus 1 gift year = 4 years of funding*

If you make changes to your study programme which involve a suspension/interruption/withdrawal, the year in which you did this is classed a full year for finance purposes (even if you only attended for 1 day!).

*Example: A student interrupts during year 2 of a 3 year course:  $3 + 1 = 4$  (as above) minus 2 years = 2 years of funding remaining*

If you qualified for funding on the grounds of CPR however, the above example would look as follows:

*Example: A student interrupts during year 2 of a 3 year course:  $3 + 1 = 4$  minus 2 = 2 years of funding remaining **then** plus 1 CPR year = 3 years of funding remaining.*

If you take an interruption and have CPR, we would always recommend that you apply for this with Student Finance at the time (even if things are back to normal) just in case you need to suspend or interrupt your studies in the future.

### Overpayment of student loans and grant

If you interrupt part way through a year or perhaps interrupt retrospectively based on CPR then you would need to apply to Student Finance for discretionary funding for the period

that you are/were not in attendance should non-receipt mean that you would experience financial hardship. Otherwise Student Finance will see this as an overpayment (as you would not usually be eligible for funding whilst not in attendance at University) and will ask for this money to be repaid.

Loans can be repaid in the usual way through the Income Contingent scheme ([www.studentloanrepayment.co.uk/](http://www.studentloanrepayment.co.uk/)) however grants must be paid back immediately. This is usually carried out by deducting your grant entitlement for the next academic year.

However, if you can provide evidence of CPR, Student Finance may be able to make a discretionary decision to waiver repayment or arrange a suitable repayment plan.

### How do I request that my Compelling Personal Reasons are taken into account by Student Finance?

To apply for funding due to CPR, you must send a cover letter to Student Finance explaining how your CPR affected your ability to study at the time. Student Finance regulations state:

*As far as is reasonably practicable, evidence should be obtained from the student or elsewhere to support a claim that the withdrawal was for compelling personal reasons or the need to repeat a year is for compelling personal reasons. For instance, the student might be able to provide medical evidence from his GP; or perhaps a HEI's student support advisory service could (with the student's permission) attest to a personal or family crisis. Other possible sources might include social services or the clergy.*

Student Finance would not however reimburse any costs incurred in obtaining this evidence.

Student Finance will take the following into consideration in making their decision:

- *Reasons for the absence*
- *Length of absence*
- *The financial hardship caused by not paying all or part of the support.*

Student Finance also understand that a lack of financial support may lead to a student withdrawing from their course completely. As this is not in the public interest, given that previous expenditure on tuition fees and living costs would have effectively been wasted, their discretionary powers are employed to avoid this.

## What information should I include in my letter?

- *Your details – name, DOB, Student Support Number, University ID number and Course title.*
- *What you are applying for (CPR or discretionary funding) and for which academic year.*
- *Date(s) of your interruption/suspension.*
- *An outline of the reasons for your interruption/suspension including how long this has been occurring for and which it has impacted your ability to study effectively. Please only include as much detail as you feel comfortable with.*
- *Why you are unable to support yourself financially during your interruption (one example would be that ill health means that you are unable to work).*
- *Reasons why you need to pay your essential costs during this time yourself and are unable to return to live with your parents (if applicable). For example: medical treatment in Manchester, estranged from parents therefore no family home to return to, difficult personal relationship, lived independently for some time.*
- *Evidence of your financial situation showing how making any repayments now or being denied discretionary funding would result in financial hardship. For example:*
  - \* *Bank statements*
  - \* *Tenancy agreement*
  - \* *Evidence of outstanding bills*
  - \* *Other financial commitments*
  - \* *Lack of other financial options*
  - \* *Evidence of your ability/inability to work*
- *A letter of support from an official source (as mentioned previously) This should confirm the difficulties you had; the effect they have had on your studies and, if applicable, proof you are not currently able to work due to your difficulties. If you are getting evidence from a doctor, you should ask for a 'Statement of Fitness to Work' ('fit note). This is an official document which confirms your capacity for work and can cover a future period as well as a past period.*
- *If you have previously used your gift year also mention this and how your extenuating circumstances mean that you would like to request discretionary funding.*

## Where should I send this?

The Discretionary Payments Team  
Student Finance England  
PO Box 210  
Darlington  
DL1 9HJ

Send your letter and evidence all together and use a special delivery postal service. Keep photocopies of original documents.

The Student Services Centre will also liaise directly with Student Finance regarding your student status and relevant dates (but will not disclose your personal circumstances).

## Useful Links

Student Finance:

[www.gov.uk/student-finance/](http://www.gov.uk/student-finance/)

Student Room Forums:

<http://www.thestudentroom.co.uk/content.php?r=5659-Student-Finance>

MSE Mature/Independent Student Guide

[www.moneysavingexpert.com/students/mature-guide](http://www.moneysavingexpert.com/students/mature-guide)

**If you have a question which hasn't been answered here, please contact [studentsupport@manchester.ac.uk](mailto:studentsupport@manchester.ac.uk) or call 0161 275 3033/0161 275 3781.**

*Please note that the information in this guide is intended for Students applying for finance through the Student Finance England system, if you have applied for funding through the Welsh, Irish, Scottish or EU systems the regulations may differ.*

*We have made every effort to ensure that the information contained in this leaflet is accurate however, we cannot be held responsible for any omissions or errors.*