

Student Finance - Change of Circumstances

What do I need to do if I have a change of circumstances?

The Student Services Centre will automatically inform Student Finance if you have a change of circumstances – for example, you withdraw, interrupt/suspend or transfer to another course/University. You must also inform Student Finance yourself by following the instructions found at:

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

What will happen to my Student Finance?

What happens to your Student Finance depends on your personal circumstances. In all situations Student Finance will calculate your financial entitlement based on the date that the change took place and therefore leaving your course early will prompt a reassessment of your loans and grants.

Remember that any change to your circumstances can impact on your future funding (see below).

If you withdraw/interrupt/suspend your studies

Student Finance will calculate your financial entitlement from the date you left the course and will reassess this accordingly. You will not usually be entitled to funding after this point therefore you would not receive funding for the remainder of the academic year. However, you may be able to apply for funding during a time that you would not usually be eligible for on the grounds of your personal circumstances. For more information on this please visit:

www.studentsupport.manchester.ac.uk/finances/a-z/student-finance-discretionary-funding/ and <https://www.ucas.com/finance/student-finance-england/suspending-or-withdrawing-your-full-time-studies>

If you transfer your course/University

If you transfer to another course without repeating a year or part of a year then your Student Finance should be unaffected (although you should inform Student Finance about the change in your programme). If you do have to repeat any part of the year, please see the Returning from an Interruption section of this guide.

If you repeat a year/term

If you have to repeat a year or part of an academic year, please see the Returning from an Interruption section of this guide.

During an interruption...

How can I support myself financially?

Student Finance have the discretion to pay you for up to 60 days after the date of your interruption if this is due to ill health. After this point, you would need to apply for discretionary funding if you are not able to work or receive support from elsewhere and can prove severe financial

hardship without Student Finance. Please see our Discretionary Funding information for further advice:

www.studentsupport.manchester.ac.uk/finances/a-z/student-finance-discretionary-funding/

Can I claim Welfare Benefits?

Under Welfare Benefit rules, most full-time students are not eligible to make a claim, even during an interruption. 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 permanently withdraw, 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. More advice is available at:

www.turn2us.org.uk/Benefit-guides/Full-time-students-and-benefits

What will happen to any University Bursaries I am entitled to?

University of Manchester bursaries are paid in instalments and once you are no longer in attendance, these will not be paid to you. Occasionally you may be asked to repay part of a bursary for the period that you were not in attendance.

Will I have to pay tuition fees?

Tuition fees are calculated on a per term basis and you will usually have to pay an amount which is calculated based on when you left your course. For further information please visit:

www.studentsupport.manchester.ac.uk/finances/tuition-fees/payments/interruptions-and-withdrawals/

Will I have to pay Council Tax?

If you interrupt due to personal circumstances but remain enrolled on the same course, you remain exempt from Council Tax for up to 1 year. However, if you interrupt and then begin a new unrelated course then you would not be exempt from Council Tax for the period between ceasing study of your old course and beginning your new course.

Will I have to pay for my accommodation?

If you are in University Halls of residence, please speak to the Accommodation Office:

www.accommodation.manchester.ac.uk

If you are in private accommodation, please contact your landlord to discuss this with them. Manchester Student

Homes, can also offer advice and assistance:

www.manchesterstudenthomes.com/Accommodation

Will I still qualify for a student bank account?

We would advise you to contact your bank as their policies will differ. They may transfer your student account to a standard account during the period you are not in attendance.

Returning from an Interruption/Withdrawal

Previous enrolment on a course (even if you only attended for 1 day!) is considered to be a full year's funding entitlement by Student Finance and therefore affects the number of future loans and grants you are eligible to receive. This also applies regardless of whether or not you applied for Student Finance at all (for example, previous study overseas).

SFE use a formula to determine your financial entitlement which is known as the 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 some flexibility should you have to repeat a part of your course or change to a different degree.

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 or maintenance grants. Students in this position must therefore pay their own fees, unless they have good reason for exceeding the 'standard entitlement' Please see our Discretionary Funding pages for further information:

www.studentsupport.manchester.ac.uk/finances/a-z/student-finance-discretionary-funding/

What if Student Finance say I've been overpaid? (Grant and Loan Repayment).

If you have received funding which exceeds the number of days you have been in attendance (or perhaps took a retrospective interruption), Student Finance will ask for this back. Loans can be added to the usual Income Contingent scheme (i.e. paid back when you are earning over a certain amount) however any grants will need to be paid back immediately – this may be by reducing the amount of grant you receive when you return to study. If you have very extenuating circumstances and repaying the grants in this way may cause you undue financial hardship, please see our Discretionary Funding pages for further information:

www.studentsupport.manchester.ac.uk/finances/a-z/student-finance-discretionary-funding/

I haven't changed my course however my household income has changed since my Student Finance assessment

If your household income drops by 15% or more each academic year you can apply for a Current Year Financial Assessment from student finance. They will then assess your household income based on your current living costs rather than the previous tax year:

www.gov.uk/apply-for-student-finance/household-income

Useful Links

Student Finance

www.gov.uk/contact-student-finance-england

Student Finance Repayment Scheme

www.studentloanrepayment.co.uk/

Student Finance Zone (Student Room)

www.thestudentroom.co.uk/content.php?r=5659-Student-Finance

If you have a query which has not been answered here, please contact studentsupport@manchester.ac.uk

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. Please email studentsupport@manchester.ac.uk for further information.

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.