

Applying for
Compelling
Personal reasons
(And Discretionary Payments)

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COMPELLING PERSONAL REASONS (CPR)

A student may have to suspend, withdraw (leave), repeat a year or change their course for many reasons. If the reasons are unforeseen or due to a medical/personal situation this is known as ‘**Compelling Personal Reasons**’ (CPR) for student funding purposes.

Usually if you suspend or leave your studies early (*before* the end of the academic year) your maintenance loan instalments will stop. However, if you suspend due to ‘personal or medical’ reasons, **and** you notified the university of this on your suspension form, Student Finance should continue to pay you your loan for **up to 60 days** (*includes weekends*) from the date you suspended. If you withdrew, then the 60 days won’t apply, and further loan payments will stop.

Possible reasons for CPR

- Bereavement
- Depression / mental health
- Health issues
- Family crisis
- Caring responsibilities

*Please note this list is **not** exhaustive.* However, CPR won’t be given for academic reasons or a student just doesn’t like their course. Reasons must be beyond the student’s control.

How will claiming CPR help me?

Loan overpayments

Student Finance will continue to pay you your loan if they have not officially been told in time by the university and yourself that you suspended or left the course. Therefore, you will have an overpayment as you are no longer classed as ‘in attendance’. You must ensure you have completed all the official paperwork in time to avoid this. However, if you suspended or left due to CPR, then this overpayment could be reduced if you provide evidence of your

CPR to Student Finance.

The Student Loan Company can add any overpayments to your overall student debt if you have left university or they may deduct it from your next year's funding if you are continuing your studies.

If an overpayment leaves you in financial hardship you can complete a '[financial hardship form](#)' if you live in England and send it to Student Finance England. If you come under a different funding body, you may need to contact them for their form.

Don't delay in dealing with any overpayment and always get advice from a Student Funding Adviser at the university if you're unsure of anything.

Keeping your entitlement to funding

When you study at university you are eligible for student funding (predominantly Tuition Fee Loans) provided you don't already have a degree.

In most cases students have 3 or 4 years entitlement plus 1 additional year, minus any previous study at university (dependent on the length of their course year - see our leaflet on '[Suspending, Leaving, Changing or Repeating your course](#)' for full details).

If you have to repeat or change course etc. more than once, you will start to lose your entitlement to the Tuition Fee Loan and could face having to pay your own fees.

Student Finance has discretion which may be applied each time you are unable to complete a year due to your CPR. This means, for any future study you do, they can 'ignore' the year of funding entitlement where CPR has been accepted as a reason for not completing the year. You will still owe any money you received though.

Therefore, you may be entitled to:

- Continue to receive/keep your student funding for *up to 60 days after* you suspended.

- Claim state benefits whilst suspended if you're ill for more than *28 weeks* or caring for someone.
- Apply to Solent's Support Grant if you suspend due to CPR.
- If you suspend part-way through the academic year, and you will be in severe financial difficulty, SFE has discretion to still pay you your maintenance loan to the end of the payment period (see section on '**discretionary funding**').

For more information on how this can affect your future funding entitlement please read our leaflet on '[Suspending, Leaving, Changing or Repeating your course](#)' or speak to a Student Funding Adviser.

How do I claim CPR?

You need to start your case by gathering as much evidence as possible of your CPR.

- Firstly, contact the Student Hub, in RM050, to complete the 'Suspending studies' or 'withdrawal' forms if you haven't already done so. You can email student.hub@solent.ac.uk, or phone 023 82 01 5200. Make sure you state on the form you are suspending/leaving due to health or personal reasons.
- Then speak to a Student Funding Adviser for advice on how to put a case together for CPR and what the funding implications are. You can use the template letter (*see page 6*) which shows you what information to provide and how to set it out.
- In your letter you must always quote your 'customer reference number' (CRN) in any correspondence to Student finance.
- Clearly explain your circumstances at the time of your CPR, and how it affected your studies. You may also need to ask to be assessed for continued support if you have run out of entitlement.

Student's template letter:

Student Finance England
PO Box 210
Darlington
DL1 9HJ

your address

Insert date

Compelling Personal Reasons

RE: NAME: xxxxxxxxxxxx CRN: xxxxxxxxxxxxxx Date of Birth: xxxxxxxx

Dear Sir/Madam,

I am writing to request you consider my application for Compelling Personal Reasons and reinstate my funding for ??/?? academic year (*the year you will return or are owing fees for*).

I believe my personal circumstances have had an adverse effect on my studies during ??/?? academic year (*n.b. this is the year you suspended/withdrew due to your CPR*). This is for the following reason(s):

Insert why you are having to suspend/leave.....this is where you need to explain your compelling personal reasons i.e. medical, caring commitments, bereavement etc. and the effect that they have had on your ability to study. You should include any dates that the circumstances began and any supporting documentation.

I have enclosed supporting evidence from (*state here the Doctor or professionals name*).....

I hope you can look favourably on my case and I look forward to hearing from you shortly.

Yours sincerely

Your Name

- You will need to ask a 'relevant professional' to provide a letter confirming your situation at the time of your CPR, including your reasons for suspending, leaving, changing course or repeating a year. **It is crucial you provide this supporting evidence, or your case could be rejected.**

Depending on the circumstances, you could provide:

- ✓ A letter from your Doctor / solicitor / counsellor / psychiatrist etc.
- ✓ Death certificate
- ✓ Medical information

*Please note this list is **not** exhaustive.*

If you need to contact your doctor, counsellor or any professional supporting your case to confirm your circumstances, please follow the guide below as to how they should write their letter of support:

- It must be written on headed paper and signed by the relevant professional.
- It must confirm a diagnosis which had an ‘adverse effect on your studies for the ‘relevant academic year’’ (e.g. 2020/21) and how it *impacted* on you. **N.B. they must state the correct academic year in question.**
- How it affected your studies (i.e. causing you to suspend, fail or withdraw) for the ‘relevant academic year’.

The Student funding team can check your letters for you by email: student.funding@solent.ac.uk

Where do I send my evidence?

You may be able to upload your documents via your online SFE account: <https://www.gov.uk/student-finance-register-login>

However, if you are posting your CPR case yourself, always keep photocopies of all original documents. Send all your evidence and letters by ‘special delivery’ to your respective student funding body. Make sure you pay the correct postage, or they may not receive it. Contact details are at the end of this leaflet.

Can I claim benefits whilst suspended?

Students who have suspended their studies due to illness or caring responsibilities for more than *28 weeks* and are required to wait until they rejoin their course, may be able to claim Universal Credit:

www.gov.uk/universal-credit . Benefits can only be claimed from when you recover from illness or your caring duties end and until *the day before* you rejoin your course, but not exceeding one year. Universal Credit can only be paid subject to you satisfying the normal criteria for receipt of that benefit.

If you are a student who **can** normally claim benefits while studying, such as lone parents or someone with a disability or ongoing ill-health, your claim should continue during your period of suspension.

Further information is available from your local Job Centre Plus or the benefits office: www.gov.uk/contact-jobcentre-plus

Will I still have to pay my tuition fees if I suspend or leave?

This depends on when you leave (withdraw) or suspend from your course. A student withdrawing from a course must inform the Student Hub (student.hub@solent.ac.uk) in writing as soon as the decision to withdraw has been made. Students who fail to do this will remain liable for their fees.

If you attend a course lasting less than one academic year:

- Payment must be paid **in full** prior to registration on the course.
- You remain liable for the *full fee* regardless of the date of withdrawal.

If you attend a course that lasts at least one academic year:

- You remain liable for the full tuition fees except:
 - New students are entitled to withdraw from their course within 14 calendar days of the course start date without charge.
 - *Before* you start your course, you may get a full refund of fees - providing that prior to the commencement of the course, written notification of withdrawal has been received by the University

If you applied for a tuition fee loan, the relevant percentage of this will still be paid to the University, if you suspend or leave:

- *Within* the first term you will be charged **25%** of fees

- *During* the second (spring) term you will be charged **50%** of fees
 - *During* the third (summer) term you will be charged **full fees**.
- Full details of the tuition fees are on the university's website: www.solent.ac.uk/finance/tuition-fees

A suspension is regarded as a temporary break in study, the intention being to return to study the following academic year. Tuition fees charged at the time of suspension are calculated in line with the withdrawal charges.

We advise you contact the income team at Solent if you are thinking of leaving or suspending your course. You can call them on 023 8201 3970 or email: income.team@solent.ac.uk

IMPORTANT - Seek advice!

Students wishing to suspend or withdraw from a course should first discuss the matter with their Course Leader or lecturer.

If you withdraw from a course you will not be able to return to the same one, unless there are exceptional circumstances.

You must always get advice if you have any issues with your academic progression. This is essential if you need to repeat a year or any aspect of your course.

For more information and advice on the academic implications and courses please contact the Student Hub, in RM050 or email student.hub@solent.ac.uk

Always get advice before you make any decision that could affect your future funding / study.

DISCRETIONARY FUNDING

Usually if you suspend your studies your funding payments should stop. However, there is *no automatic entitlement* to receive your funding during a period of suspension. Therefore, most students will need to find a source of income whilst they are suspended from their studies. Many students find work; some return home to live and manage with family support.

However, if this is not possible and you need your funding to continue, you will have to apply for ‘discretionary funding’ for the time of suspension.

What do I need to send SFE for ‘funding through a period of suspension’?

You will need to send several documents to apply. The following list will help you prepare your application:

1. **Write a letter** or complete a ‘[financial hardship form](#)’ if you live in England, and send it to Student Finance England. If you come under a different funding body, you may need to contact them for their form.

You need to explain:

- When your difficulties started and how long they have affected you
- How did they affect your ability to study and why it meant you had to interrupt your studies
- Why you are unable to support yourself financially during your suspension, for example: explain how your ill health meant you couldn’t work; what you needed funding for (rent, food, bills, travel to medical appointments, prescription costs, etc.)
- Why you need to continue paying for essential costs during your suspension.

Student Finance believe students may be able to move in with their family during suspension and don't need to pay for things like rent. However, this is not always the case, for example:

- It may be your medical treatment is in London and you need to stay there; or
 - You might be estranged from your family; or
 - You are a mature student who has lived independently for some time.
- 2. *Show evidence that repaying any overpayment now would cause you financial hardship by supplying:***
- Bank statements for the most recent 3 months, or for the period when you were suspended if you are applying retrospectively
 - A tenancy agreement confirming your rent amount
 - Evidence of outstanding bills or any financial commitments you are struggling to meet
 - Evidence of the lack of other financial options available to you
 - Whether you are employed or not and, if not, evidence of your inability to work
- 3. *Professional evidence regarding your circumstances***
- Provide a letter from a professional person or agency. This could be from a doctor, other health professional or counsellor.
 - It 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 '**fit note**'. This is an official document which confirms your limited capacity for work. It can cover a future period as well as a past period.
 - Ask your GP to confirm your limited capacity for work for as long a period as they feel able to.

- If you have not received help or support from a professional, a letter from a friend or family member who knows about your difficulties *might* be ok but be prepared it may be rejected.

For advice and information, talk to:

- **Solent's Student Funding Team:**
Tel: 023 82015200
Visit: the Student Hub, RM050
Email: student.funding@solent.ac.uk
- **Student Hub** (for all academic and general queries)
Tel: 023 82015200
Based in: RM050
Email: student.hub@solent.ac.uk
- **Solent's Income Team** (if having problems paying your fees)
Tel: 023 82013970
Email: income.team@solent.ac.uk
- **Student Registry Team** (if issues with course codes; change in course etc.)
Tel: 023 82015060
Email: student.registry@solent.ac.uk
- **The Accommodation Office** (if in halls):
Tel: 023 8201 5040
Email: accommodation@solent.ac.uk
- **Solent Futures** (for career options):
<http://portal.solent.ac.uk/careers/careers.aspx>
Email: solent.futures@solent.ac.uk

Student Finance contact details:

- **Student Finance England (SFE),**
www.gov.uk/contact-student-finance-england
Call: **0300 100 0607**
Student Finance England
PO Box 210
Darlington
DL1 9HJ
- **Scotland (SAAS),**
www.saas.gov.uk/,
Call **0300 555 0505**
- **Student Finance Wales (SFW),**
www.studentfinancewales.co.uk/,
Call **0300 200 4050**
- **Student Finance N. Ireland (SFNi),**
www.studentfinanceneni.co.uk/,
Call **0300 100 0077**