

Postgraduate Interruption

Students may take an interruption of studies for a myriad of reasons but it is typically when financial, personal or health issues adversely affect attendance and performance on their course. It is important to understand that by interrupting your studies there may be implications for your student status and consequently access to the university, accommodation and funds. This guide summarises what you need to be aware of, as this may influence your decision about when to take a break, as well as how and where to seek further guidance.

***Please note:** This information sheet is not intended for those relying on a Tier 4 Visa to study. More detail about immigration rules are available from the Visa & International Student Advice team (see end).

Fees and funding

1. If I interrupt before the end of the academic year, will I still pay the full years' tuition fees?

The amount charged is usually determined by the last day you were 'actively engaged' on the course (see exemptions below). You should speak to your Personal Tutor before completing the Change of Registration Form on Student Record in order to agree your interruption date and an appropriate date to return to the course. The longer you have attended the course the more fees you will be charged for the year.

2. Are there any exceptions to this fee rule?

Yes, there are some courses where the charging arrangements differ. This is likely to be the case for King's Online Courses, International Foundation Courses and other short courses offered at King's. Please speak to your Department directly or Registry Services for more specific information about these programmes.

3. What if I have paid too much. Can I expect a refund?

Once your interruption is finalised, your tuition fee will be recalculated by Registry Services. Credit Control will issue a new invoice and if there is a credit on your account you can request a refund via Student Records. You can also leave the funds on your account until you return. Please note, if you have paid a non-refundable deposit, this could cancel out a refund, depending on the figures. Please refer to the Finance pages for full details: www.kcl.ac.uk/aboutkings/orgstructure/ps/finance/fees/faq.asp

4. I used a Postgraduate Loan to pay my tuition fees, will this money still be refunded back to me?

Postgraduate Loans are paid directly to students and are intended as a contribution towards postgraduate study. You can choose how you spend that loan and therefore, if you used it towards your fees, then yes, any overpaid amount will be refunded back to you.

5. If I interrupt, do I have to repay the Postgraduate Loan back to my funding body?

If you have accessed a Postgraduate Loan and interrupt mid course, King's has a duty to inform your funding body of this change. This is because instalments paid are linked to attendance so, in some cases you may find an overpayment is identified once your last day of attendance is confirmed to them. Your funding body will write to you about this and explain your options for settling this bill.

6. I thought my Loans were only repayable once I started working and earning over the £21k threshold?

To a large degree, this is true. However, the Postgraduate Loan is usually paid in instalments and their release is dependent upon attendance each term. So on occasion, where an instalment is paid (assuming attendance) but later the funding body learn of an earlier interruption, an overpayment notice may be sent out to cover the instalment paid in error. You can help avoid this by contacting your funding body as early as possible, to update them on your change of registration.

7. I have spent all the money. What should I do if they ask for money back?

Once you have received the overpayment notice, your options will be explained. You can usually either:

- Pay back the full amount immediately
- Have future funding reduced to help cancel out the overpayment.

8. I have been awarded a Scholarship / Bursary. What happens with that funding upon my interruption?

If you have been awarded a Scholarship or Bursary, it is important to check whether there are implications when taking a break or leaving early. If you have been given written terms and conditions governing the payment, then refer to those for guidance. You can also speak to the Centre of Doctoral Studies if you have any further queries about how the funding is disbursed.

Funding Once You Resume your Studies.

1. Can I still be funded once I re-enrol?

As you near your re-enrolment date, contact your funding body to let them know of your intention to resume your course. They may want confirmation of this from King's, in which case you should contact the Student Funding Office funding@kcl.ac.uk who can help you with this. Upon enrolment, any remaining balance from your Postgraduate Loans should become payable again. You do not have to reapply for the funding.

2. Instead of the balance, can I access the full amount of loan again? I had to interrupt due to reasons outside of my control.

Regrettably, there are tight restrictions on the payment of Postgraduate Loans and usually, a student can access only one of these loans, ever! Therefore, even if you have a very strong reason for the original interruption, (sometimes referred to as Compelling Personal Reasons or CPR), there are limits to the amount that can be released to you. CPRs are reasons outside of your control and might include (but is not limited to), serious ill health or a close bereavement, all of which negatively impacted on your ability to study/attend on the original course.

3. So there are no examples when a full Postgraduate Loan can be paid more than once?

It is only if a student withdraws from their original course, successfully claims CPR and starts an eligible course again, from the start, that a new, full loan would be payable. If you are thinking about doing this, please speak to us and we will guide you on the process.

Other Practical Matters to Consider

1. What will happen about my housing?

If you are living in King's Accommodation, once you stop studying, you will need to find alternative housing as Halls are exclusively for enrolled students (however if you estranged from your family please contact us to discuss your housing options during your break).

You need to speak to Residence about organising an early release from the contract. They will be able to advise further about moving out dates and how the early-release impacts on the rental charges.

Email: bookings@kcl.ac.uk **Phone:** 020 3660 2662

If you live in private halls or at a private rented property, then you should check your contract for terms and conditions. It may be that you are unable to break the lease early, even though you are interrupting from the course. Speak us if you need further advice and support with this.

2. Will I lose my TFL Student Discount once I interrupt?

You attract this discount because of your enrolment, so once you interrupt, you will eventually lose this concession. The university updates TFL on interruptions at regular points throughout the year and this will prompt them to cancel your student discount card. When you return to the course, you will have to reapply to TFL for this travel discount.

3. What happens with the Council Tax Exemption that I have enjoyed at my property?

The good news is you remain classed as a full-time student during an interruption, so the exemption should still be available if you meet all the other conditions. If your Local Authority query this, please contact us for advice and assistance.

4. How are Welfare Benefits affected by my interruption?

Again, whilst interrupted, you retain your full-time student status so generally, the rules around accessing welfare benefits continue to be restrictive. Having said that, it is a complicated picture and seeking further advice from our team would be advisable, particularly if you are interrupting due to ill health or caring responsibilities.

5. What services can I still access from King's whilst interrupted?

Access to Libraries and other learning resources should also be available but may be restricted, check with your Department for full details and how to keep in contact while you are on a break. You will also be able to access student support services at King's, which includes our team and Student Services, as well as Careers & Employment, Counselling, Disability Support and King's NHS Health Centre: www.kcl.ac.uk/studentservices

What to do next?

1. I have read this guide and explored my options, and I would like to proceed with the interruption.

To formally interrupt, you must complete a *Change of Registration Form* via Student Records. Log on and follow the relevant links. If you have carried out this task and are not concerned by anything you have read in this guide then you do not have to do anything further. Your Department will be asked to finalise your request and once all is completed, Registry will email your King's email address, confirming that your record has been updated. They will also advise you on the final tuition fee charge and ensure your funding body learns of your decision to interrupt. It is recommended that you also contact your funding body to update them on your decision to interrupt.

2. I have read this leaflet and have concerns about going ahead, who do I speak to?

If you have already submitted a request to interrupt, it is probably best to contact your Department or Registry Services Tel: 020 7848 2881 or email registry_services@kcl.ac.uk, so they can delay finalising your change of registration and give you time to speak to someone.

If you require advice and guidance about the circumstances surrounding your interruption, any of the issues raised above or would just like to review your options please contact us:

Advice & Guidance Drop-ins: kcl.ac.uk/drop-in

Call our Student Advice Line: 020 7848 7001 always check the website for current timetable

Email us: advice@kcl.ac.uk always include a contact telephone number and student ID.

Consult our website: kcl.ac.uk/advice

Please note: When you complete your Change of Registration Form via Student Records you will be asked if you have already consulted Advice & Guidance, tick yes if you have received advice or are satisfied that the information in this guide has answered all your questions. Tick no if you would like to be connected with the Advice & Guidance Team.

If you are interrupting on health or financial grounds Registry Services may refer your Change of Circumstances form to Student Advice for approval and recommendations before processing your application with your Department - this is to ensure that you have been fully advised on any consequences which may affect you now or in the future. Please come to a drop-in or call the Student Advice Line to discuss your situation fully.