

Swansea University

How to apply for ‘Compelling Personal Reasons and Financial Hardship’

***Other relevant departments:***

* **Tuition Fees**

Student Finance

Email: income.tuition@swansea.ac.uk

* **Accommodation Office**

Residential Services

Email: accomodation@swansea.ac.uk

* **University’s Employability Team**

Swansea Employability Academy

Email: employability@swansea.ac.uk

* **University Support**

MyUniHub

myunihub@swansea.ac.uk

* **Student Finance Wales**

Tel: 0300 200 4050

Address: [SFW Address](https://www.studentfinancewales.co.uk/contact.aspx)

Webpage: [Student Finance Wales](https://www.studentfinancewales.co.uk/)

* **Student Finance England**

Tel: 0300 100 0607

Address: [SFE Address](https://www.gov.uk/contact-student-finance-england)

Webpage: [Student Finance England](https://www.gov.uk/contact-student-finance-england)

**Important**

* Always get advice before you make any decision which could affect your future funding/study.
* The approval of CPR cases are not guaranteed and are at the discretion of the funding bodies.
* You need to make sure that you have secured your student finance prior to enrolling. If you enrol and are subsequently deemed ineligible for funding and you need to withdraw or suspend, you will be liable to pay a proportion of your tuition fees and you will have used up a year’s worth of your student finance entitlement.
* CPR will not be considered if a student just doesn’t like their course and reasons for CPR must be beyond the students’ control.
* If you are funded by the Student Awards Agency Scotland or Student Finance Northern Ireland please contact your funding body to discuss your circumstances.
* The CPR rules for students studying a Masters course are different, please see our webpage for further information - [Masters withdraw/suspend/repeat/transfer](https://myuni.swansea.ac.uk/finance/money-campuslife/masters-withdrawal-suspension-repeat-or-transfer-/)

**Compelling Personal Reasons (CPR)**

An Undergraduate student may have to suspend/withdraw or change their course for many reasons.

If the reasons are unforeseen or due to a personal situation this is known as ‘Compelling Personal Reasons’

Student Finance will consider your case for additional funding in the two following circumstances

* **Suspending on Medical Grounds –** If you are suspending your studies because of medical reasons that have affected your ability to study, you could be awarded a further 60 days of funding (including weekends) by the Student Loans Company.
* **Compelling Personal Reasons –** If you feel something out of your control had a significantly detrimental effect on your academic performance or ability to study and you had to suspend studies or repeat the year

These can be applied for each time you have been unable to complete a year due to a CPR.

Reasons for CPR could be

* Bereavement
* Mental Health
* Family Crisis
* Health Issues
* Caring Responsibilities

Please note: This list is not exhaustive

**How will claiming CPR help me?**

Student Finances discretion may be applied on each occasion you are unable to complete a year’s study due to Compelling Personal Reasons.

Therefore any future study should ignore the year of funding where CPR has been approved.

If you suspend due to CPR you may be entitled to

* State benefits whilst suspended if you are ill for than 28 weeks or caring for someone.
* Your student funding for up to 60 days after you suspend.
* If you withdraw part-way through a payment period, Student Finance has the discretion to continue to pay your funding for living and other costs to the end of the payment period (see section on Financial Hardship)

**Prior to claiming CPR.**

Before you submit an application for CPR, you should have done the following

* Inform your University as soon as possible of your need to suspend/withdraw by discussing with your academic tutor or college about your situation.
* Speak to the Money@CampusLife team to ensure you understand what you have to do to claim CPR and the potential funding implications.
* Once you have made your decision, you will need to have a Change of Enrolment Status consultation with MyUni Hub, which will be conducted via email. Please ensure your suspension reasons are disclosed as to be eligible to apply for CPR with Student Finance your suspension needs to be recorded by the University as medical/health/compassionate reasons.

**Cover letter to explain your circumstances**

You should send a cover letter explaining your situation in as much detail as possible, along with any evidence you feel supports your application – Here is a link to an editable template that can help you form your letter –



Letter should include the reason why you need to suspend/withdraw.

* When your difficulties started and how long they affected you.
* How did they affect your ability to study and why it meant you had to interrupt your studies

**Professional supporting evidence regarding your circumstances**

Student finance will require evidence from a professional to support your application for CPR as detailed below.

* Provide a letter from a professional person or agency, this could be a Doctor, other health professional or counsellor – Here is a link to an editable template that can help form your letter –



* It should confirm the difficulties you had, the effect they have had on your studies, and if applicable, proof that you are not currently able to work due to your difficulties.
* If applicable ask your GP to confirm your limited capacity for work 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 accepted, although this will be at the discretion of your funding body.

**A letter from your University.**

It is good to have a joined up approach to Student Finance from your University and where possible provide a letter from a University employee to support with your application

* Provide a letter from a University employee that is aware of your circumstances, this could be a mentor, student support services, lecturer, etc - Here is a link to an editable template that can help form the letter – 
* It should confirm the difficulties you had, the effect they have had on your studies.
* If you are not receiving support from anyone in the University, please contact money.campuslife@swansea.ac.uk to discuss possible options.

**How do I claim CPR?**

Once you have done all of the above and wish to put a case forward of CPR to Student Finance you should send the following relevant evidence to your funding body ([Student Finance Wales](https://www.studentfinancewales.co.uk/) or [Student Finance England](https://www.gov.uk/student-finance))

* Approach Student Finance to request they assess your case for Compelling Personal Reasons.
* Include your cover letter giving a full explanation of your circumstances.
* Include a letter from the University Employee, if applicable.
* A letter from your doctor/solicitor/counsellor etc.
* Death certificate.
* Medical information.
* Any other evidence you feel is relevant to support your case.

Always retain copies of all the letters and documents you send and If possible, always send your letter and other documents by [Recorded Delivery](https://www.royalmail.com/sending/uk/signed-for-1st-class) and retain the receipt.

**Will I have to pay my Tuition Fees?**

If you attend a course that lasts at least one academic year and withdraw from your course, the amount of tuition fees you will pay will depend on your last recorded date of attendance.

Term 1 -25% Term 2 – 50% Term 3 – 100%

If you withdraw/suspend 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 by the 2nd of October 2020.

If you applied for a tuition fee loan the relevant percentage of this will still be paid to the university.

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

Returning onto the same course will result in tuition fees being calculated on a pro-rata basis. (unless you are completing the whole year) Returning to an alternative course (subject to approval) would result in the total tuition fee being charged for that year of study.

You are advised to liaise with your department prior to returning to study.

**Important**

**All students must give ‘written notification’ to their department (especially if withdrawing) before they intend to leave. Failure to do so will mean you remain liable for your fees.**

**Can I claim benefits?**

Students who have suspended their studies due to illness or caring responsibilities for more than 28 weeks and are required to wait until they re-join their course may be able to claim Job Seekers Allowance.

This can only be claimed from when you recover from your illness or caring duties and until the day before you re-join your course, but not exceeding one year.

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 [Jobcentre Plus](https://find-your-nearest-jobcentre.dwp.gov.uk/search.php) office.

**Financial Hardship**

Usually if you suspend your studies your funding payments should stop. If you continue to receive payments after your suspension date you could have an overpayment and will have to repay the money, unless you have suspended due to CPR and have a Financial Hardship application approved by Student Finance.

Most students will need to find a source of income whilst they are suspended from studies.

The majority of students find work, although some return home to live and manage with family support.

However, if this is not possible and you need your funding to continue after the 60 day period for CPR, you will have to apply for confirmation of ‘Financial Hardship’ from you Student Funding Body for the time of suspension.

There is no automatic entitlement to receive your funding through a period of suspension and discretionary funding through Financial Hardship is a decision made by your funding body.

**What do I need to send to Student Finance to put forward a case for Financial Hardship?**

You will need to send several documents to apply and the team at Money@CampusLife can check your form and evidence before you send it to your funding body.

You will need to contact your funding body following your CPR case being approved to discuss your circumstances for financial hardship. Student Finance will then send you a Hardship Confirmation Form to complete.

To prepare for the evidence required you will need:

1 – Write a statement for Student Finance and explain:

* When your difficulties started and how long they affected you.
* How did they affect your ability to study and why it meant you had to interrupt your studies.
* Why you were 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 needed to continue to pay for essential costs during suspension.

2 – Show evidence that repaying any overpayment would now cause you financial hardship:

* Provide bank statements for the most recent three months, or for the period when you were suspended if you are applying retrospectively.
* A tenancy agreement showing 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- Sending your form and evidence:

* Send the form and the evidence to your funding body (the address will be detailed on the form)
* If possible send everything by [Recorded Delivery](https://www.royalmail.com/sending/uk/signed-for-1st-class) and retain your receipt.
* Retain copies of the form and evidence.
* Remain in contact with your funding body to ascertain the progress of your submission.

**The Money@campusLife team are available to offer advice about the process detailed above. It is a student’s responsibility to inform the relevant teams and offices regarding their circumstances and to gather the required evidence and submit this to their funding body.**