

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](mailto:income.tuition@swansea.ac.uk)

* **Campus Accommodation**

Residential Services

Email: [accomodation@swansea.ac.uk](mailto:accomodation@swansea.ac.uk)

* **University’s Employability Team**

Swansea Employability Academy

Email: [employability@swansea.ac.uk](mailto:employability@swansea.ac.uk)

* **University Support**

MyUniHub

[myunihub@swansea.ac.uk](mailto:myunihub@swansea.ac.uk)

* **Student Finance Wales**

Tel: 0300 200 4050

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

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.
* 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/repeat 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?**

The discretion of Student Finance 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 more than 28 weeks or caring for someone.
* Up to 60 days of further Maintenance Funding, if suspension is due to health reasons.
* A discretionary continuation of payment if experiencing financial hardship (see section on Financial Hardship).

**Prior to claiming CPR**

Before you submit a request for discretionary funding due to CPR, you should have done the following:

* Inform your University as soon as possible of your need to suspend/withdraw by discussing your situation with your academic tutor or faculty.
* Speak to the Money Advice team to ensure you understand the financial implications and what you have to do to claim CPR.
* If you have made your decision to withdraw, you will need to have a Change of Enrolment Status consultation with MyUni Hub, which will be conducted via email.
* Apply for your Student Finance as usual. Requests for discretionary funding do not replace the funding application, and are usually considered alongside an application for funding for the current/ following academic session.

**Cover letter to explain your circumstances**

You should send a cover letter that is dated and signed, explaining your situation in as much detail as possible and including relevant dates. Along with the letter, include any evidence you feel supports your application – Here is a link to an editable template that can help you form your letter –



Your cover letter should include:

* The reason why you need to suspend/withdraw/repeat/transfer.
* When your difficulties started and how long they affected you (please include specific dates where possible).
* An explanation of how your difficulties affected 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 the letter –



* It should be signed and presented on official letter-headed paper.
* It should confirm the difficulties you had and the effect they had on your studies, referring to specific dates if possible.
* 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 as follows:

* Provide a letter from a University employee who is aware of your circumstances. This could be a mentor, a member of student support services, a lecturer, etc - Here is a link to an editable template that can help form the letter –



* It should be signed and presented on official letter-headed paper.
* It should confirm the difficulties you experienced and the effect these had upon your studies, referring to specific dates if possible.
* If you are not receiving support from anyone in the University, please contact [moneyadvice@swansea.ac.uk](mailto:moneyadvice@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 of CPR forward 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)). You should be able to do this through your Student Finance online account:

* 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.
* Include a letter from your doctor/solicitor/counsellor etc.
* Include relevant supporting evidence such as a death certificate, medical information and appointment letters, etc.
* Any other evidence you feel is relevant to support your case.

If sending by post, 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. This will allow you to track your letters and ensure they are received by Student Finance.

**Please note:** You still need to apply for your funding as usual for the current/ next academic year, through your Student Finance online account or with a paper application. The request for discretionary funding will be considered alongside your application for funding.

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

If you suspend or withdraw during an academic year, the amount of tuition fees you will pay will depend on your last recorded date of attendance and which term this falls under, as follows:

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

If you applied for a Tuition Fee loan the relevant percentage of this will still be paid to the university. Loan repayments will start as usual when you finish your course and are earning over the repayment threshold.

**Important**

**All students must give ‘written notification’ to their faculty (especially if withdrawing) if they intend to leave the course. Failure to do so will mean you remain liable for your tuition 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 can 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 a one year period.

If you are a student who can normally claim benefits while studying, such as a lone parent 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**

If you withdraw or suspend from studies, your student finance / bursary payments will stop. If you continue to receive payments after your suspension date you could have an overpayment and will have to repay the money.

If your reason for suspension is declared as health/medical reasons, you should automatically be granted funding for up to 60 days after you suspend.

Most students will need to find a source of income whilst they are suspended from studies, by finding work or returning home to live and manage with family support (if applicable).

If this is not possible and you are experiencing financial hardship, Student Finance may consider a discretionary continuation of payment. For this to be considered, you will need to contact your funding body and request a Hardship Application form. Submitting an application does not guarantee that funding will continue, and it is at the discretion of the Student Finance assessors.

The application form will fully explain what information and evidence is required, and how to send this to Student Finance.

**The Money Advice team are available to offer advice and guidance about the process. 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.**

Suspended students are also eligible to apply to the [University’s Hardship Funds](https://myuni.swansea.ac.uk/finance/money-campuslife/help-with-hardship/). Please note that eligibility to apply does not guarantee that an award will be issued.