

# The Falmouth & Exeter Students' UnionAdvice Service

Withdrawing - Funding Implications

Book an appointment,  
get in touch with us:

 01326 255861

 [www.thesu.org.uk/advice](http://www.thesu.org.uk/advice)

 [advice@thesu.org.uk](mailto:advice@thesu.org.uk)

 **THE** FALMOUTH & EXETER  
**STUDENTS' UNION**

The notes set out below apply to undergraduate students who receive statutory student funding (i.e. loan and/or grant through one of the student funding agencies like Student Finance England). If you're not an undergraduate and/or are funded in some other way, make an appointment to speak to a Students' Union (SU) adviser – see *Getting Advice* (below).

## Tuition Fees

During 2020-21, undergraduate tuition fees are £9,250. The Student Loans Company pays those fees in three instalments at the beginning of each term: Terms 1 and 2 (£2,312.50); and Term 3 (4,625).

Once the term has started, a student is liable for that term's fees instalment. Therefore, if towards the end of one term you're considering whether to withdraw, there's likely to be a financial benefit in reaching a decision before the start of the next term.

## Maintenance Grants & Loans

As a general rule, a student is entitled to receive their maintenance funding while attending. It follows that a student who withdraws loses that entitlement.

## Overpayments

If a student withdraws part way through a term, probably this will result in them having received an overpayment of their maintenance funding.

For example, if a student has received a maintenance loan of £2,000 at the start of their second term and interrupts exactly halfway through the period to which that money relates, they'll be entitled to half only. The other half will be deemed to be an overpayment, which falls due for immediate repayment. Your student funding agency will write to you to confirm the amount of any overpayment.

If you can't afford to repay the money immediately, contact your student funding to discuss repaying over a longer period. It's quite common for students not to be in a position to repay immediately, so don't worry about it. But, don't ignore it either – instead, make the call.

# Future Funding Entitlement

Before reaching a decision to withdraw, if you're also considering doing another course in the future, it's advisable to consider whether you'll have sufficient years funding entitlement to complete the new course.

A student's full funding entitlement (i.e. including a tuition fees loan) is calculated by reference to a simple formula:

*Ordinary duration of the course (in years) + 1 year - Any previous years of study in higher education*

Problems can arise if the student has previous years' study - on either their current course or an earlier course. For the purpose of calculating entitlement, as little as 1 day's attendance counts as a whole year. If you'd like to find out more about this, make an appointment to speak to an FXU adviser.

## Accommodation

If once you've withdrawn you intend staying somewhere other than in your current accommodation, you'll need to check the terms of the tenancy or accommodation agreement to see if you have an ongoing liability to pay the rent.

In general, if you live in halls of residence, under the terms of your accommodation agreement, you'll have to move out. You'll be liable to pay the rent up until the day you move out plus any contractual notice period.

If you live in private sector rented accommodation the position tends not to be as straightforward - for example, it's rare for a tenancy agreement to include a break clause, so that your liability to pay rent continues. If you'd like to find out more about this, make an appointment to speak to an SU adviser.

# Council Tax

Once you've withdrawn, you'll lose your exemption from paying Council Tax.

## Getting Advice

You can get advice from the Students' Union's Advice Service. You can book an appointment with one of our advisers [here](#).

Alternatively, email your enquiry to [advice@thesu.org.uk](mailto:advice@thesu.org.uk)