Taking a break in Studies and undergraduate student funding

The information provides guidance for undergraduate 'home' students who are who are in receipt of funding through Higher Education Student Finance studying a course billed programme.

If you are experiencing serious personal issues and you need to take a break in your studies, this means you're taking time out from your course with the intention of re-joining. You are still considered a student for most purposes; student finance is not usually available during the break in learning period.

For more information, please visit My.Cumbria

https://my.cumbria.ac.uk/Student-Life/Your-Studies/Your-Course/Taking-a-break--transfers-and-withdrawals/

Tuition Fees	In accordance with the University Student Finance Regulations If you intercalate before **the end of Term 1** – you will be charged **25% fees**. If you intercalate in **Term 2** – you will be charged **50% fees**. If you intercalate in **Term 3** – you will be charged **100% fees**. You will be entitled to a tuition fee loan for this amount, sent direct to the university on your behalf, which you repay once you are earning above the threshold.
Funding	If taking a break is the best option for you after discussing your circumstances with your Personal Tutor or Programme Leader, contact **Programme Administration** and complete the **Break in Learning Form**. It is important to do this as soon as possible to avoid student finance overpayments. After submission, Programme Administration will confirm to you the outcome of your request, usually by email. If you are taking a break due to illness, it is essential that you notify the University of this on your paperwork, you may be eligible to receive additional maintenance loan after you suspend your course. The University

	will tell your student finance provider the date you stopped attending/engaging with your course. Your student finance provider will reassess your student finance based on the number of days you attended your course. They will then send you a letter explaining how much loan you must repay if you have an overpayment. The amount you were overpaid will usually be taken off your Maintenance Loan payments when you return. You might be able to get student finance while you are away from your course if you suspend due to illness, caring, bereavement or another serious personal reason. More information is available on the gov.uk website Student finance if you suspend or leave your course: Getting student finance while you suspend your studies - GOV.UK You must contact SFE to discuss your circumstances due to the specific criteria which is applied by SFE. If you're a student from Scotland, Wales or Northern Ireland, contact: • **Student Awards Agency Scotland (SAAS)** • **Student Finance Wales** • **Student Finance Northern Ireland**
NHS Training Grant	If you're a student studying a pre-registration health course and in receipt of the NHS Training Grant, payments will be stopped until you return to your course. You are obliged to contact the NHS to inform them of your decision. See the NHS LSF Guidance booklet for more information.
Benefits	If you take a break due to ill health or caring responsibilities, you may be able to claim certain benefits until your agreed course return date. For further information and advice visit Full time students and benefits - Benefits during time out from study | Turn2us
Cumbria Bursary	Students who qualify for the Cumbria Bursary will have their entitlement suspended and will receive no further payments. Payments will resume when you return to your course.
Student Support Fund	The University Student Support Fund cannot replace maintenance loan provision whilst students are taking a break. Students in financial difficulty can apply for short term emergency support whilst they assess their financial circumstances. The fund can also provide emergency support during the period just before returning to course, for example if benefits have ceased.

Council Tax	You remain eligible for exemption from Council Tax. The letter, which you received from Programme Administration at the beginning of your course, covers the period of your registration, including breaks in learning.

Not in receipt of a student loan?

Apprentices visit Change in Circumstances | MyCumbria

Studying with Robert Kennedy College, email studentcare@rkc.edu for further information

If you are sponsored for example through an employer for tuition fees, discuss your situation with your sponsor and contact us if you require further advice or support.

Other sources of support available

The Money Advice Team are available to provide funding advice, contact the team using the Student Enquiry Point if you have any further questions.

You may continue to access support and advice from the wide range of University Student Services teams, including Academic Skills, Disability Team, Mental Health and Wellbeing Team, Careers Team and the Student Engagement Team. Our friendly advisors are available all year round and can be contacted using the Student Enquiry Point.