# How to apply for further discretionary funding due to compelling personal reasons (CPR)?

#### What are compelling personal reasons?

Students sometimes suspend their studies (temporary withdrawal), change course, or repeat a year because of medical or personal reasons beyond your control. Student Finance call these Compelling Personal Reasons (CPR). Not liking your course does not count as CPR. A few examples of CPR include:

- Bereavement
- Depression / mental health
- Other Health issues
- Family crisis e.g. caring responsibilities

If you suspend your studies, Student Finance England (SFE) should extend your funding automatically for up to 60 days (includes weekends) after the date of withdrawal if you provide evidence of CPR. For Student Finance Wales the award is discretionary. You can apply for CPR each time you have to suspend or fail a year because of CPR.

# Why should I claim CPR?

- If you provide evidence for CPR, and your claim is accepted, Student Finance should ignore the year of funding during which CPR has been accepted as a reason for not completing the year successfully i.e. give you another 'gift' year.
- If you temporarily withdraw
  - You may then be entitled to your student funding for up to 60 days after you suspend your studies.
  - If you withdraw between two loan payment dates, SF has discretion to still pay you your grants for living and other costs to the end of the payment period, IF they accept your claim and the evidence of hardship you provide

# How do I claim CPR?

Your claim for CPR is more likely to be accepted by the Student Finance Discretionary Awards team if your claim is supported by appropriate medical or other evidence from your department AND by a letter explaining the impact on your studies.

Therefore, if you are struggling academically because of your CPR, you should:

- Notify your department as soon as possible, putting in a special circumstances form to them with appropriate evidence see <a href="http://www.aber.ac.uk/en/academic-quality-records-office/exams/special-circumstances/">http://www.aber.ac.uk/en/academic-quality-records-office/exams/special-circumstances/</a> this is also important for exam boards.
- If you have to withdraw, or have been refused tuition funding and need further support, write to Student Finance, asking to be assessed for continued support because of your compelling personal reasons.

#### Preparing your covering letter

Your covering letter needs to cover the following points

- Personal details such as: Student Finance Customer Reference Number (CRN) Name, address, email address, telephone number, date of letter
- An explanation of why you are requesting additional discretionary funding as a result of your compelling personal reasons. You need to give enough information so that they can understand your situation and **how and when** it impacted on your studies:
  - If health: think about your symptoms and how they affected your ability to study (e.g. physical, psychological, emotional), and how they prevented you from completing that academic year of University.
  - If personal: try to express what has happened and how it has affected you. For example, you might explain the emotional and practical implications if you have been bereaved.
  - If it is some other family issue: describe how practical implications or the need for providing / receiving emotional support have affected your ability to study successfully.
  - One such example for depression is given here but you should write something that is appropriate for your situation:

e.g. "I suffer from depression and anxiety. My health problems affected me during the academic year 2014-2015 from... until ... (give dates). My illness has affected my ability to leave the house so I have been missing lectures I need to attend at University. I have also had problems motivating myself to complete the work and have found it very difficult to focus and process information because of my depression, and therefore have missed deadlines. My panic attacks have often prevented me from attending lectures and seminars. Because of the impact of my depression on my studies, I have to repeat the year."

- A statement of what you are asking for, such as:
  - Reinstatement of funding for a further year of study, as you could not complete the academic year successfully due to CPR

e.g. I am writing to request that discretion be applied to my funding so that I do not lose any future funding entitlement, and that my funding for 2014-15 be reinstated for the coming year due to the circumstances beyond my control that prevented me from successfully completing my studies during 2014-15.

• What will have changed about the circumstances so that you are likely to when you return to your studies

e.g. I now see my GP regularly and am receiving treatment and support in managing my depression. As I am now much improved under this treatment, I don't anticipate such a negative impact on my studies when I return to my studies in (enter date of return).

- It is really important that any evidence you send states the academic year affected, and the period with that year e.g. Academic year 2014-15 from Feb 1<sup>st</sup> through to June 7<sup>th</sup>.
- Ask for a letter from your department confirming the impact on your academic studies and the dates affected.
- A letter or evidence from a professional confirming the difficulties you've had and the effect they might have had on your ability to study effectively. This might include (as appropriate):
  - A letter from your Doctor, solicitor, etc.
    - If you are getting evidence from a doctor, you could also ask for a 'fit note'. This is an official document which confirms your limited capacity for work for as long a period as they feel able to. It can cover a future period as well as a past period.
  - Death certificate in cases of bereavement

#### Gathering evidence to send with your letter

#### Action Needed

- 1. Make sure you put your Student Finance Customer Reference Number (CRN) on everything you are about to send.
- 2. It is advisable to send all the letters and evidence together to Student Finance by special delivery, and to keep photocopies of all original documents and the tracking receipt.
- 3. If you need help writing your letter, please make an appointment to see a student adviser by emailing <u>student-adviser@aber.ac.uk</u>.

#### Addresses

Student Finance Wales PO Box 211 Llandudno Junction LL30 9FU

Student Finance England PO Box 210 Darlington DL1 9HJ

Student Finance Services Non UK Team Student Finance England PO Box 89 Darlington DL1 9AZ

# Withdrawing temporarily because of compelling personal reasons?

You might wish to add a paragraph to your covering letter explaining the need to suspend your studies e.g. "I have been advised by my department to temporarily suspend my studies because of the impact of my compelling personal reasons. My GP is supportive of this."

Student Finance believe students may be able to move in with their family during the time they are suspending their studies and don't need to pay for things like rent. However it may be that you require medical treatment away from your family home and you need to stay there; or you might be estranged from your family; or you are a mature student who has lived independently for some time, or you may be tied into a tenancy agreement and unable to find a replacement tenant.

Where withdrawing temporarily causes financial hardship, you can write to Student Finance to request they consider 'Funding through a period of suspension' i.e. you are requesting discretionary funding (continuing to receive a Maintenance Loan) during a period where you suspend your studies due to compelling personal reasons.

There is no automatic entitlement to receive your funding during a period of temporary withdrawal. The decision depends on the case you make and the strength of the evidence, so you need to explain why you need to continue paying for essential costs during your temporary withdrawal. Some examples are given overleaf:

• e.g. "I would like to request that I still receive payments of my Maintenance Loan during the time I will be interrupting my studies as without it I could not afford to support myself or to return to University to continue my course"

or

"Without the discretionary payment of Maintenance Loan, I will not be paid enough via work to cover my living expenses because :

- I am unable to claim Job Seekers Allowance as a full time student
- I will not be able to work due to the health problems which resulted in me interrupting my studies, the resulting hardship I would experience and barriers this would further impose on me to return to study, would jeopardise both my education and career"
- If you are withdrawing, email <u>aocstaff@aber.ac.uk</u> to ask the university to provide a letter confirming your situation and the reasons for suspending your studies.
- In addition to the evidence about health or personal circumstances which have led you to suspend your studies, show evidence that repaying any overpayment now would cause you financial hardship via:
  - Bank statements for the most recent 3 months
  - A tenancy agreement confirming your rent amount if you are tied in to a tenancy agreement, similarly
  - 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 e.g. a GP fit note

# Additional Evidence

- If you are withdrawing, email <u>aocstaff@aber.ac.uk</u> to ask the university to provide a letter confirming your situation and the reasons for suspending your studies.
- In addition to the evidence about health or personal circumstances which have led you to suspend your studies, show evidence that repaying any overpayment now would cause you financial hardship via:
  - Bank statements for the most recent 3 months
  - A tenancy agreement confirming your rent amount if you are tied in to a tenancy agreement, similarly
  - 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 e.g. a GP fit note