

## Taking a break from your studies or withdrawing from your course

We understand that circumstances can change and you may need to take a break from your studies or leave your postgraduate course.

For the purposes of student finance in Northern Ireland, postgraduate course is taken to mean postgraduate certificate, postgraduate diploma, taught Master's or research Master's.

Taking a break (suspending) or withdrawing from your studies can affect your student finance, so it's important you let us know straight away.

### If you suspend your studies

If you suspend your studies your postgraduate tuition fee loan payments will stop.

As long as your university or college has agreed that you can suspend your studies, your postgraduate tuition fee loan instalments will resume when you return to your course.

However, if you have suspended your studies for a continuous period of two years or more during your course you'll only receive further postgraduate tuition fee loan instalments if you can show that you have compelling personal reasons for each period of suspension.

### If you withdraw from your postgraduate course

If you withdraw from your course your postgraduate tuition fee loan payments will stop.

In most cases you won't be eligible to apply for a further postgraduate tuition fee loan. However, if you can show that you have a compelling personal reason for leaving your initial course you may be eligible for another postgraduate tuition fee loan for a new course. See below for further information on compelling personal reasons.

### If you repeat a year

Funding will not be available for repeat years, or part repeat years, even if you have chosen not to take the maximum amount of loan available to you.

## Students withdrawing or suspending their studies 2021/22

# POSTGRADUATE TUITION FEE LOAN

[www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk)

### Compelling personal reasons

If you suspend your studies or don't finish your course because of a compelling personal reason, such as illness or bereavement, you'll be asked to provide evidence to support this. Each case will be considered individually. There isn't a definitive list of compelling personal reasons, but academic performance alone will generally not be classed as a compelling personal reason.

Please note that if you are deemed to have a compelling personal reason for withdrawing from your initial course, a further postgraduate tuition fee loan will be available in respect of a new course only (i.e. you cannot receive a second postgraduate tuition fee loan in respect of the same course). You can only receive a further loan on the grounds of compelling personal reasons once.

### Repaying your postgraduate tuition fee loan

Postgraduate tuition fee loans will be added to the balance of any undergraduate student loans that you may have, and repaid under Plan 1 income contingent repayment terms. As such, from the beginning of the tax year (April 6th) after you complete or withdraw from your course, you'll be eligible to pay 9% of anything you earn over the minimum income threshold (for Academic Year 2021/22 this is £19,895 per year, £1,658 per month, or £383 per week before tax and National Insurance).

You can find out more about repaying your postgraduate tuition fee loan from the Student Finance NI website at [www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk).