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Withdrawals and Leave of Absence (LOA) – US Loan Students

Overview

US federal law specifies that if a student begins attendance, then withdraws from all eligible courses or ceases attendance at The Courtauld, The Courtauld must complete a **Return to Title IV (R2T4)** calculation and arrange for any *unearned* loan funds to be returned to the US Department of Education.

For **R2T4** purposes, a **Leave of Absence (LOA)** that lasts, or is expected to last, for more than 180 days or an **unapproved Leave of Absence** is also deemed to be a withdrawal (see further below).

A **Leave of Absence** for **R2T4** purposes is a temporary interruption in a student's program of study. The Courtauld has a general Withdrawal Policy, a **Leave of Absence** is termed an **interruption**, and the terms can be considered synonymous.

For the purposes of Federal Student Aid, The Courtauld is considered to be an attendance taking institution.

What is Covered by This Policy?

- The Courtauld's procedure for withdrawing from a programme or applying for a leave of absence
- The Courtauld's fee refund policy
- Requirements regarding the treatment of Title IV funds when a student withdraws or takes leave of absence.

The policy should enable students to:

- Understand how to withdraw or interrupt their studies, and any resulting financial consequences
- Estimate how much Federal Student Aid (FSA) he or she will retain, and how much the student may have to return, upon withdrawing
- Understand the difference and interaction between The Courtauld's Fee Refund policy and the Federal Return requirements
- Understand that if a student withdraws, The Courtauld charges that were previously paid by FSA funds might become a debit that the student will be responsible for paying
- Understand the effects that a failure to return from LOA may have on loan repayment terms, including the expiration of the grace period.
- This policy will also be used when calculating the return of funds to the US Department of Education for reasons other than withdrawal/leave of absence.

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- The policy will be applied when a student completes or graduates earlier than anticipated; when a student becomes ineligible for federal aid at The Courtauld following changes to their enrolment or other factors; or for any other reasons that Federal Student Aid funds are returned to the US

How to Withdraw or Apply for A Leave of Absence

If a student is considering **withdrawing** from their programme or taking an **LOA (Interrupting Your Studies)** they should consult the following guidance on Withdrawal [here](#) under Student Policies.

Students are required to contact the Wellbeing team (wellbeing @courtuald.ac.uk) to discuss their **LOA (Interrupting Your Studies)** and also discuss with their Personal Tutor. For international students subject to immigration control, it is essential that they understand the consequences of interrupting their studies and this UK Visa.

Approved Leaves of Absence

A student granted **Approved Leave of Absence** is not considered to have withdrawn, and no R2T4 calculation is required. Upon the student's return from LOA, the student continues to earn the Title IV aid previously awarded for the period.

To be granted an **Approved Leave of Absence**, the student must meet certain conditions:

1. the student must follow The Courtauld's policy in requesting the **Leave of Absence**
2. there must be a reasonable expectation that the student will return from the **Leave of Absence**
3. The Courtauld must approve the student's request for a **Leave of Absence** in accordance with The Courtauld's policy
4. The Courtauld may not assess the student for any additional institutional charges. Therefore the student's need may not increase, and therefore, the student is not eligible for any additional Title IV aid
5. the **Leave of Absence**, together with any additional leaves of absence, must not exceed a total of 180 days in any 12-month period
6. a student returning from a **Leave of Absence** must resume their programme at the same point in the academic program that the student began their LOA.

In accordance with item 6, on a taught programme of study students must consider when to take a **Leave of Absence** of less than 180 days as it may not be possible to do so within the rules of their programmes. Leave of Absence for a short time period (such as 30 days) maybe allowed but longer time periods within the academic year not allowed. Under The Courtauld policies normally if a student suspends or interrupts their studies and they do so for much longer than 30 days they are required to return at the same point in their studies the following academic year.

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Disbursements from US Loans will be put on hold for the duration of the absence. Please note that these payments will not be paid retrospectively once the student returns to their studies.

Requesting an Approved Leave of Absence

In addition to the general procedure for requesting a **Leave of Absence** from their studies, a student who wishes for their **Leave of Absence** to be considered an **Approved Leave of Absence** for the purposes of their Title IV aid must take the following steps:

Students in receipt of US Federal Student Aid wishing to take a **Leave of Absence** must also provide a written, signed and dated request that includes the reason for the request prior to the leave of absence beginning sent to feepayments@courtuald.ac.uk

A student must apply to the Student Funding Office in advance for a **Leave of Absence** unless unforeseen circumstances prevent the student from doing so.

Once the application for a **Leave of Absence** has been received and approved as it meets the criteria required, the student will receive an email explaining how the **Leave of Absence** will be applied.

Summary

To request an Approved Leave of Absence, students should:

1. Provide the SAS (feepayments@courtuald.ac.uk) with a signed letter requesting the Leave of Absence.
2. Await a response so that they are informed of any change to their loan entitlement

The number of days in the **Approved Leave of Absence**, when added to the number of days in all other **Approved Leaves of Absence**, must not exceed **180 days in any 12-month period**.

Where a **Leave of Absence** exceeds, or is expected to exceed, **180 days** then for the purposes of US Federal Student Aid processes the student is deemed to have **withdrawn** from their programme, retrospectively, from the first day of the **Leave of Absence**.

Where a student fails to return from a **Leave of Absence** within the agreed time frame, this may affect their loan repayment terms and they run the possibility of exhausting their grace period for loan repayment. Students receive **180 days'** grace from the last date of attendance before entering loan repayment.

Even if you are not **withdrawn** from your Courtauld programme, you may be reported as **withdrawn** to the US Department of Education. This does not affect your enrolment status at the Courtauld.

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