

FINANCIAL IMPLICATIONS

OF A BREAK IN LEARNING



WHAT IS A BREAK IN LEARNING?

A Break in Learning is when a student is not continuing with their studies but informs their training provider beforehand that they intend to resume their learning in the future. In order to implement a Break in Learning the student should complete a Break in Learning form evidencing the reason for their request to defer, and their intended return date. This form can be requested by emailing mis@howcollege.ac.uk and should be returned fully completed to the same email address for action. Please note - we cannot apply a Break in Learning for short-term absences, such as holidays and short-term illnesses.

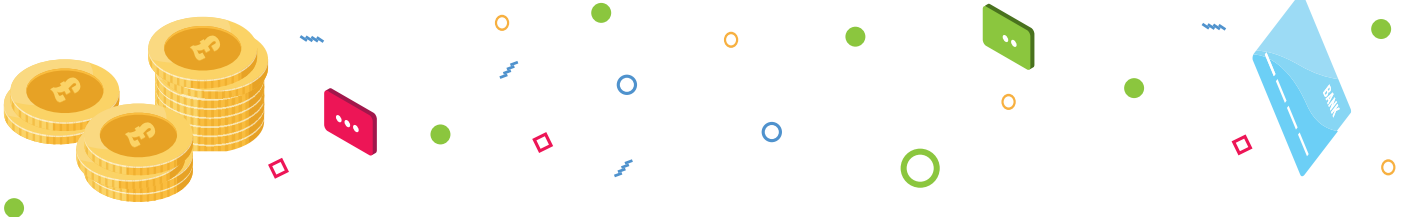
If crossing two academic years, the student is effectively taking two places on a course (the year of deferral and the year of resumption) and only paying for one. Fees are not automatically remitted when a Break in Learning is requested, and so a Fee Remission Request needs to be submitted by the student for all deferrals with fees attached.

FOR A BREAK IN LEARNING TO BE GRANTED ON A COURSE WITH FEES ATTACHED, A FEE REMISSION REQUEST MUST BE APPROVED.

FEE REMISSION REQUEST

Once the student submits a Fee Remission Request on the portal a decision will be made by higher management within 28 days. If the Fee Remission Request is approved, the outstanding fees will be remitted on the condition the student returns to study. If the Fee Remission Request is rejected, the student will be required to pay the outstanding balance regardless of whether they return to study or not. Please be aware, Fee Remission Requests are generally only approved for extenuating circumstances.

If a student has an approved Fee Remission and chooses not to return to study, they will still be liable for the outstanding balance as per the approved Fee Remission requirements.



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ADVANCED LEARNER LOAN

If a student requests a Break in Learning and they have an Advanced Learner Loan, the Finance department will action the suspension on the student loan with a date of last attendance. The student then has 12 months from the date of last attendance to return to study in order to be able to resume the same student loan. If the student does not return to study within 12 months, they will be withdrawn from the loan and will need to apply for a new one.

Please note, ACCESS students are unable to apply for another Advanced Learner Loan should they fail to return within 12 months.

HE STUDENT LOAN

If a student requests a Break in Learning and they have a HE Student Loan, the Finance department will action the suspension on the student loan with a date of last attendance. If they return to study in the following academic year, they will need to apply for a new student loan for the year they are returning to study. If they are returning to study within the same academic year they deferred, their current student loan can be resumed.

EMPLOYER FUNDED/SELF-FUNDED

If a student requests a Break in Learning and are being funded by their employer or funding themselves, we will not issue any refund of monies. Payment will be reallocated to the year they return to study if they have an approved Fee Remission Request in place.

The Fee Remission Request form can be found using the link below, or alternatively, on our website www.howcollege.ac.uk by scrolling to the bottom of the homepage, selecting 'Policies', and the last link in the Finance section.

webapps.howcollege.ac.uk/RefundRequests/RefundRequest/Create

If you'd like to speak to someone about a Break in Learning or any other information regarding finance, please call **01905 725707** or email debtors@howcollege.ac.uk

