**Changes to your Student Status and Impact on Student Loans**

**Background**

Student loans are provided by the Student Loans Company (SLC) via four local student finance bodies:

* Student Awards Agency Scotland (SAAS)
* Student Finance England (SFE)
* Student Finance Northern Ireland (SFNI)
* Student Finance Wales (SFW)

**Basic Loan Eligibility**

 **Most full-time UK undergraduate students are eligible for student loans.**
Fees for undergraduate students are either paid by SAAS with no cost to the student, or by SLC via Student Finance England/Northern Ireland/Wales as a Tuition Fee Loan that students must repay.
Maintenance Loans are paid direct to students.
EU undergraduate students who began their course of study before the 2021/22 academic year are eligible for fee support only from SAAS.

**Most UK PGT students are eligible for student loans.**SAAS pay a Tuition Fee Loan direct to the University and a Maintenance Loan to the student. These loans are available for diplomas and masters.

Student Finance England/Wales pay a Masters Loan to the student. These students are effectively self-funding for tuition fee purposes. These loans are available for masters only.

Student Finance Northern Ireland pay a Tuition Fee Loan direct to the University but do not offer a Maintenance Loan. These loans are available for certificates, diplomas and masters.

**Most English and Welsh students beginning a PhD from 2018/19 are eligible for student loans.**Student Finance England/Wales pay a Doctoral Loan direct to the student. These students are treated as self-funding for tuition fee purposes.

**Tuition Fees and Funding**

 **Leave of absence, fitness to study leave, suspension of study and withdrawals all have a direct impact on tuition fees and related funding.**Tuition fees and student loan entitlement are both recalculated based on the date leave/suspension/withdrawal recorded on MyCampus. The tuition fee calculation varies depending on the type of loan and whether the loan fully or partly covers tuition fees.

When tuition fees are fully funded by SAAS/Student Finance they are recalculated in sync with the funding, so students are not personally liable for any tuition fee balance. This applies to most undergraduates.

When tuition fees are partly funded by SAAS/Student Finance, only the funded portion is recalculated in sync with the funding. Part-funded students are likely to be personally liable for the self-funded portion of their tuition fees. This applies to most postgraduate students.

*Please see point 1.5 of the* [*Refund Policy*](https://www.gla.ac.uk/myglasgow/students/money/policies/refund/) *for full details.*

**Changes to study load, repetition of study and changes to degree programme also have a direct bearing on tuition fees and tuition fee support.**

Students funded by student loans are generally entitled to tuition fee support for the length of their degree, plus one additional year if required. Any prior funded study for the same level of degree (at any institution) is deducted from this eligibility calculation.

Most students who repeat a year of study during their degree are entitled to fee support for the repeat year. Students who repeat more than one year of study are only awarded fee support in exceptional circumstances (typically for medical reasons), as decided by SAAS/Student Finance.

Students who move to a different degree and stay at the same level of study are treated the same as students who must repeat a year of the same degree. For example, a 1st year MA English Literature student who moves to 1st year of an BSc Life Sciences the following year (in order to progress on the new degree path) would be treated as a repeating student and subject to the above eligibility calculation for fee support.

If a student repeats a year of study on a part-time basis, eligibility for fee support is at the discretion of the funding body. RUK students may use their repeat year fee support entitlement if they are repeating a year of a “full time course on a part-time basis” however the minimum credit requirement for this is 30 (25% of full ‘intensity’). SAAS funding entitlement for repeat study can vary slightly depending on the nature of the repeat study. Please consult the [Student Guide – SAAS Funding and Repeat Study](https://www.gla.ac.uk/myglasgow/students/money/scottish/#saasfunding-thebasics) for full details.

Exams Only and other non-standard forms of study which do not reflect regular attendance are not eligible for any form of fee support.

**Maintenance Loans**

Students funded via SAAS are paid in monthly instalments from September to May (can vary for courses with non-standard term dates).

Students funded by Student Finance England/Northern Ireland/Wales are paid in 3 instalments: September, January and April (can vary as above).

Maintenance Loans are paid after academic registration is completed by the student and confirmed to the Student Loans Company by Registry.

**Leave of absence, fitness to study leave, suspension of study and withdrawals all have a direct impact on student loan entitlement.**

Any leave/suspension/withdrawal is reported to SLC and maintenance loan entitlement is recalculated pro-rata based on the dates of leave etc. recorded on MyCampus.

Maintenance loan entitlement for Student Finance England/Northern Ireland/Wales funded students is extended by 60 days when leave/suspension/withdrawal is recorded as being for medical reasons.

Maintenance loan entitlement for SAAS funded remains in place for the remainder of the year when the leave/suspension/withdrawal is recorded being for medical reasons.

If a student record is updated retrospectively, SLC will seek to reclaim any overpayment made to the student. For example, if an official withdrawal date of December is not confirmed on MyCampus until February, SLC will reclaim any payment(s) made after the official effective date in December.

Administrative withdrawals retrospective to the beginning of the academic session result in zero student loan entitlement. Again, any loans paid prior to the administrative withdrawal being formalised will be reclaimed.

**Changes to study load, repetition of study and degree programme also have a direct bearing on student loan entitlement.**

Maintenance Loan entitlement is usually preserved in the event of repeating study on the same degree as originally funded.

Student Finance England/Northern Ireland/Wales Maintenance Loan entitlement may be preserved if a student changes to part-time study.

SAAS funded students are only entitled to Maintenance Loans for part-time study under certain circumstances. Please consult the [Student Guide – SAAS Funding and Repeat Study](https://www.gla.ac.uk/myglasgow/students/money/scottish/#saasfunding-thebasics) for full details.

Students registered as Exams Only and other similar non-standard forms of study are not eligible for any form of student loan.