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**Leave of Absence Policy**

**(only applicable to Postgraduate Research Students in receipt of Title IV funds)**

## **Introduction**

This Leave of Absence policy applies to PhD students only, who are borrowing US Title IV Loans to study at the University of Bristol. A Leave of Absence (or Suspension of Studies) cannot be approved for Undergraduate or Postgraduate Taught students (including the first year of an integrated PhD). An approved Leave of Absence (LOA) relating to US Title IV Loans can only be applied if a student returns to study at the same point in the academic programme that they began their LOA. Postgraduate Research Students are the only cohort of students who can return at the same point in their studies, as they were when they suspended.

This policy is to ensure Bristol is compliant with US Title IV Loans [Federal Regulations, 34 CFR 668.22 (d)](https://www.govinfo.gov/content/pkg/CFR-2013-title34-vol3/xml/CFR-2013-title34-vol3-sec668-22.xml), regarding the process for students requesting a Leave of Absence (LOA). Students wishing to apply for a LOA should refer to the [University Suspend your studies guidance](https://www.bristol.ac.uk/students/support/academic-advice/suspend-your-studies/).

If you are considering a LOA you should contact the US Loans team as it is likely that your US Title IV Loans will be affected, and funds may have to be returned for you. This is separate from the University [Tuition Fee Refund Policy](https://www.bristol.ac.uk/students/support/finances/tuition-fees/refunds/). Please email [us-loans@bristol.ac.uk](mailto:us-loans@bristol.ac.uk) for advice.

## **What is a Leave of Absence?**

A LOA is a temporary interruption in your course of study, which may also be referred to a suspension of studies.

For US Title IV purposes, a LOA cannot exceed 180 days in any 12 month period and may have a serious impact on your Title IV Loan eligibility.

If you are in receipt of US Title IV Loans, a LOA must meet certain conditions to be counted as a temporary interruption to studies, instead of being counted as a withdrawal (which would require us to do an [R2T4 calculation](http://www.bristol.ac.uk/students/support/finances/student-loans/us-federal-loans/further-information/#suspending)).

## **Conditions required to meet US Federal Aid Loan rules**

According to [Federal Regulations, 34 CFR 668.22 (d)](https://www.govinfo.gov/content/pkg/CFR-2013-title34-vol3/xml/CFR-2013-title34-vol3-sec668-22.xml), the following criteria outlines the requirements to process an approved LOA:

* You must request the leave of absence (suspension of studies) by completing the relevant form to your School/Faculty for approval. The US Loans team must be advised of your intentions, prior to submitting the form to your School/Faculty. A LOA cannot be granted for academic reasons (i.e. to keep a student from failing their studies).
* You must apply in advance for a LOA, unless unforeseen circumstances prevent you from doing so (i.e. an unexpected injury or accident).
* There must be a reasonable expectation that you will return from your LOA to continue your studies at the University of Bristol.
* An approved LOA is a temporary interruption in your course of study during which you are still considered to be enrolled.
* The LOA together with any additional leave of absence, must not exceed 180 days in total in any 12 month period, and may have a serious impact on your loans.
* The University of Bristol are not able to credit your student fee account or disburse Title IV Loans to you whilst you are on an approved LOA.
* Title IV loan regulations state that if an approved LOA student borrower fails to return after 180 days (6 months) in any 12 month period, the borrower will be considered as withdrawn from the University for loan repayment purposes, and may be required to return a portion of loans previously received for the loan period when the LOA was originally approved (i.e. an [R2T4 calculation](http://www.bristol.ac.uk/students/support/finances/student-loans/us-federal-loans/further-information/#suspending) will be calculated retrospectively).

For purposes of administering Title IV Loans, a student who is in receipt of loans and is granted a LOA is not considered withdrawn and no return of Title IV calculation (R2T4 calculation) is required. If a student does not meet the LOA criteria, the student in considered to have withdrawn for Title IV purposes only and a Title IV return of funds calculation ([R2T4 calculation](http://www.bristol.ac.uk/students/support/finances/student-loans/us-federal-loans/further-information/#suspending)) will be completed.

A student returning from a LOA must resume studies at the same point in the academic programme that they began the LOA.

If you are a Title IV Loan recipient and a LOA is approved, you will receive notification of this from the US Loans team, which will inform you of your loan obligations, amendments, deferment options and consequences of failure to return. These may impact your loan repayment terms, including the use of some or all of your loans grace period (you can check this with your loan servicer). You will also be informed on the financial consequences if you fail to return from a LOA.

## **Impact of a Leave of Absence on your Title IV Loans**

If you are taking a LOA or withdrawing from the University of Bristol, you are advised to be aware of the impact this may have on your Title IV Loans.

### **Leave of Absence – 180 days (6 months) or less**

* Your Title IV loans will enter into their grace period. Title IV loans have a 6 month grace period (you are advised to check this with your individual loan servicer(s)).
* During a grace period, you are not required to make repayments on your Title IV loans.
* If you return to your studies at the University of Bristol (registered as at least half time or more in attendance) within the grace period, your Title IV loans will change to an “in School” deferment status. You are not required to make repayments on your Title IV Loans with this status.

### **Leave of Absence – greater than 180 days (6 months) or a withdrawal of studies**

* Title IV loans will enter repayment.
* If you are unable to make repayments, you are advised to contact your loan servicer(s) to determine if you qualify for a deferment or forbearance to postpone repayments. If you do not qualify for a deferment or forbearance, then you may be eligible to have your monthly payment amount reduced based on different repayment plans.
* You can find out who your loan servicer is from [Federal Student Aid “In Repayment”](https://studentaid.gov/)

### **Grace Periods**

* You only qualify for one grace period per Title IV loan. Once the grace period has been exhausted, you must make payments unless you have been approved for a deferment or forbearance.
* You are given a 6 month grace period on most types of Title IV loans starting from the date enrolment ceases or is less than half time. During this time, lenders will treat your loans as if you are still enrolled full-time at University.
* Once a grace period has expired, it will not be given again. At the end of the 6 months grace period, you will be required to enter repayment on your Title IV loans until you return to studies. However, deferment or forbearance options may still be available to you if you made a request for this to be considered to your lender.

**US Loans Team**

**University of Bristol**

**Updated November 2024**