

# Financial implications of suspending studies (UG) 2025/26



## **Money Advice and Guidance (MAG) is part of Student Services.**

We offer advice and support to students on a range of financial matters and can help with information on statutory funding, budgeting, debts, welfare benefits and financial assistance from the University Hardship Fund. We can also refer you to other teams within Student Services if necessary. Please visit our website for further details: [www.liverpool.ac.uk/studentsupport/money](http://www.liverpool.ac.uk/studentsupport/money).

## **Full-time undergraduate suspensions**

If you are considering suspending your studies it is important that you understand the financial implications before you make the decision. Please take time to read this factsheet carefully and get in touch if you have any questions.

***This factsheet contains general advice for undergraduate home students, you must let us know if any of the following applies to you so that we can offer tailored support.***

- 1) You have any 'previous study', this includes:
  - This is not your first suspension
  - You have repeated years of study
  - You have changed or transferred course in the past
  - You have undertaken another Higher Education course in the past
- 2) You intend to return to study in semester 2 of the following academic year
- 3) You are entitled to claim welfare benefits
- 4) You are a postgraduate student
- 5) Your funding body is Student Finance Northern Ireland (SFNI), Student Awards Agency Scotland (SAAS) or the NHS (Bursary or Learning Support Fund)
- 6) You are an EU student who receives a Tuition Fee Loan only from Student Finance

## Effect on funding

Did you know that:

- Suspending can affect your current funding? – you may need to repay some of your loans, grants and bursaries received this year.
- Suspending can leave you without any income for the rest of the academic year? – you may still need to pay rent/utilities etc.
- Suspending may affect future funding? – you are entitled to 1 additional year of funding but what if you need more than 1 extra year?

## Tuition fee liability and bursary entitlement

Tuition fee liability and entitlement to the Liverpool Bursary and the other Widening Participation bursaries offered by the University are linked.

The University will inform Student Finance of your suspension, your Tuition Fee Loan and bursary will be adjusted as follows:

<b>Your last date of attendance/date of suspension</b>	<b>Tuition fee liability</b>	<b>Tuition fee refunded</b>	<b>Bursary entitled to</b>
22 September 2025 – 19 October 2025	0%	100%	0%
20 October 2025 – 4 January 2026	25%	75%	25%
5 January 2026 – 12 April 2026	50%	50%	50%
12 April 2026 – 29 May 2026	100%	0%	100%

Bursary payment dates are as follows:

- 25% on 21 November 2025
- 25% on 6 February 2026
- 50% on 15 May 2026

For more information on the bursaries offered please see: [www.liverpool.ac.uk/study/undergraduate/finance/scholarships](http://www.liverpool.ac.uk/study/undergraduate/finance/scholarships)

## **Will I have to repay some of my student funding if I suspend?**

Suspending can result in an overpayment of loans, grants and bursaries.

If you suspend partway through the academic year Student Finance will reassess your entitlement to your maintenance loans and grants. If you have received funding intended to cover the weeks after the date of your suspension you will be asked to repay that amount (overpayments are treated differently to the loans and grants you were 'entitled to' and are therefore not added to your overall student debt which is repayable when you have left your course and are earning over the threshold – overpayments are usually deducted from the following year's funding which we will cover later on in this factsheet).

## **Suspending due to illness – the first 60 days and beyond**

If you suspend part-way through a year because of health reasons, you are entitled to funding for the first 60 days of illness. When Student Finance have been informed of your suspension by the University they will reassess your entitlement up to the date of suspension and add 60 days (students from Northern Ireland may have to provide evidence of the health reasons to SFNI themselves).

If you are unable to support yourself while you are suspended e.g. because you are unable to work and your parents cannot help you, Student Finance can sometimes continue payment beyond the 60 days up until the end of the academic year. You can apply for this continued support by contact Student Finance and asking for a Financial Hardship Suspension of Studies (FH3) form (see useful contacts at the end of this factsheet). Applications for continued support through suspension will require evidence and Student Finance will expect the majority of suspended students to support themselves.

## **Suspending for other reasons**

Student Finance has the discretion to extend funding to the end of the academic year if a student suspends their studies for reasons other than illness, such as caring responsibilities, financial difficulties or bereavement, they may still be entitled to some of their Student Finance, depending on the circumstances. Each case will be assessed on an individual basis. You can apply for this continued support by contacting Student Finance and asking for a Financial Hardship Suspension of Studies FH3 form (see useful contacts at the end of this factsheet).

## **I don't have the money to repay the funding**

If repayment of the funding will cause you financial hardship, it is vital that you provide evidence of this to Student Finance as soon as they request the money back using the Financial Hardship Confirmation form (FHC) which you can request from them (see contacts at the end of this form). You will need to explain why you have suspended and provide evidence of your income and expenditure such as bank statements, tenancy agreements etc.

In cases of suspension and requesting discretionary support for the rest of the academic year, Student Finance will want to see that you have sought advice from

your Higher Education (HE) provider, and that this is the best course of action for you. In many cases Student Finance will require your HE provider to support your request for additional funding. Contact one of our Money Advisers if you need support with this.

If Student Finance accept your evidence, the funding you receive for the period after the date of suspension is no longer considered an overpayment. If you do not contact Student Finance and do not pay the overpaid amount when requested, Student Finance will collect the overpayment when you return to your studies. They reduce the instalments by the overpaid amount. Depending on how much you have been overpaid, this could cause severe financial hardship when you return to your studies.

### **Can I apply for benefits while suspended?**

Most full-time students are not entitled to benefits. You are eligible for Universal Credit (UC) if you are a student ('receiving education') and:

- You are responsible for a child. You must have a child that is under 16, or 16-19 in full-time non-advanced education;
- You are ill/disabled. You must have limited capability for work (assessed by the DWP) before you start your course, and also get Disability Living Allowance (DLA) or Personal Independence Payment (PIP) or Adult Disability Payment (ADP – Scotland). **If you have not yet been assessed as having limited capability for work before the first day of your first academic year, you cannot claim UC as a student.**
- You are a single parent (this includes some single foster/kinship carers), or you are in a couple, both of you are students, and one of you is responsible for a child;
- You are over pension age and your partner has not yet reached that age;
- You have taken time out of your course because of illness/disability or caring responsibilities and have now recovered or your caring responsibilities have ended, and you are not eligible for a grant or loan;
- You have a partner who is not a student, or who is a student and one or both of you fit into one of the groups above.

This is a complex area so talk our Money Advisers before you suspend.

### **Will suspending affect my funding when I return?**

Your funding can be affected in the following ways:

- Your living cost funding may be reduced by any overpayment. If the deduction will cause financial hardship, you can apply to defer it to the next academic year by contacting Student Finance.
- If you are returning in semester 2 you will not automatically be entitled to a maintenance loan in semester 1, however, if you are unable to support yourself while you are suspended e.g. because you are unable to work and your parents cannot help you, Student Finance will consider semester 1 funding. You can apply for this support by contacting Student Finance and

asking for a FH3 (contact details at the end) form once you have applied for your funding.

- Your attendance this academic year will reduce your entitlement to future funding for tuition fees (even if you only attend for one day and even if you did not apply for or receive any funding).

If you are suspending because of compelling personal reasons such as illness, you must send evidence to Student Finance to allow you to retake the year without impact on your funding: See factsheet 'Compelling Personal Reasons' (available from Money Advice and Guidance).

### **What do I need to do when I am ready to resume my studies?**

- Apply for your funding from the March prior to your return.
- If you have any 'previous study' it is important to apply to Student Finance for 'compelling personal reasons' (CPR) if applicable, after you have applied for funding. This will allow them to consider an extra year of tuition fee loan.
- If you have been claiming welfare benefits you should inform the Department of Work and Pensions when you have returned to study and/or received funding.
- Please be aware that if you are returning in semester 2 you will not be entitled to funding in semester 1. If you are unable to support yourself while you in semester 1 e.g. because you are unable to work and your parents cannot help you, Student Finance can sometimes provide funding. You can apply for this support by contact Student Finance and asking for a Financial Hardship Suspension of Studies (FH3) form (see useful contacts at the end of this factsheet).
- If you need help finding accommodation on your return to studies please see the Liverpool Student Homes website: [www.liverpoolstudenthomes.org](http://www.liverpoolstudenthomes.org).

## **Accommodation**

Suspending can leave you without any income for the rest of the academic year – you may still need to pay rent.

If you are in University of Liverpool owned accommodation it is possible to be released from your contract when you suspend. For more information please contact the Accommodation Office on [accommodation@liverpool.ac.uk](mailto:accommodation@liverpool.ac.uk).

This is not usually possible in other types of accommodation, such as private halls of residence, flats and house shares. If you require advice on your tenancy agreement and rental liability please contact Liverpool Student Homes [LSH@liverpool.ac.uk](mailto:LSH@liverpool.ac.uk) or the Guild [guildadvice@liverpool.ac.uk](mailto:guildadvice@liverpool.ac.uk) for further information.

## **Council Tax**

When you suspend you are still regarded as a student for the purposes of council tax and will be able to access a council tax exemption certificate from Liverpool Life or by contacting Student Administration and Support on [studentenq@liverpool.ac.uk](mailto:studentenq@liverpool.ac.uk).

## USEFUL CONTACTS

### Money Advice and Guidance

- Quick enquiry appointments can be booked here:  
<https://www.liverpool.ac.uk/studentssupport/book-an-appointment/>
- Email: [money@liverpool.ac.uk](mailto:money@liverpool.ac.uk)
- Telephone: 0151 795 1000
- Website: [www.liverpool.ac.uk/studentssupport/money-advice](http://www.liverpool.ac.uk/studentssupport/money-advice)

### Student Finance England (SFE)

- [www.gov.uk/contact-student-finance-england](http://www.gov.uk/contact-student-finance-england)
- Telephone:  
0300 100 0607 (UK students)  
0141 243 3570 (EU students)

### Student Finance Wales (SFW)

- [www.studentfinancewales.co.uk/contact/](http://www.studentfinancewales.co.uk/contact/)
- Telephone: 0300 200 4050

### Student Finance Northern Ireland (SFNI)

- Find your local office:  
[www.studentfinancenir.co.uk/find-your-local-office/](http://www.studentfinancenir.co.uk/find-your-local-office/)

### Students Awards Agency Scotland (SAAS)

- [www.saas.gov.uk/contact-us](http://www.saas.gov.uk/contact-us)
- Telephone: 0300 555 0505

### NHS Business Authority

Bursary students (5<sup>th</sup> year onwards Medicine and Dentistry)

- [www.nhsbsa.nhs.uk/nhs-bursary-students/contact-us](http://www.nhsbsa.nhs.uk/nhs-bursary-students/contact-us)

Learning Support Fund (Health Sciences students)

- [www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf/contact-us](http://www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf/contact-us)