

Leave of Absence

Policy

1. Purpose

This Policy only applies to PhD students in receipt of Title IV Federal Aid at Cardiff Metropolitan University (the University). A Leave of Absence (LOA) cannot be approved for students enrolled on Undergraduate or Postgraduate Taught programmes as a student returning from a LOA must resume study at the same point in the academic programme that he or she began the Leave of Absence (LOA).

The purpose of this policy is to confirm the University is compliant with federal regulations (34 CFR 668.22 (d)) regarding the process for students requesting a LOA. Students requesting a LOA while enrolled at the University must adhere to the policies and procedures established by their Academic School, Finance Department and US Financial Aid Team within Global Engagement Directorate. In addition, students receiving Title IV Funds must understand and follow LOA federal regulations in this policy, which may affect the amount of financial assistance received.

2. Leave of Absence Requirements

A LOA is a temporary interruption in a student's programme of study. A LOA cannot exceed 180 days in any 12-month period and may have a serious impact on a student's financial aid. Any student considering requesting a LOA that receives financial aid, should consult with the US Federal Aid Administrators to determine how their financial aid will be affected.

For students who have federal aid, a LOA must meet certain conditions to be counted as a temporary interruption in a student's education, instead of being counted as a withdrawal requiring a school to perform a Return of Title IV (R2T4) calculation. If a LOA does not meet the conditions in 34CFR 668.22(d), the student is considered to have ceased attendance and to have withdrawn from the school and the school is required to perform a R2T4 calculation.

For a LOA to qualify as an approved leave for Title IV purposes, according to federal regulations, 34 CFR 668.22 (d), the following criteria outlines the requirements to process an approved LOA:

- The student must request the leave of absence in writing to their Academic School for approval; it must be signed and it must be dated. The letter should clearly state the reason(s) for the request. The US Federal Aid Administrators must also be advised at this point.
- A LOA cannot be granted for academic reasons (i.e. to keep a student from failing).
- The student must apply in advance for a LOA, unless unforeseen circumstances prevent the student from doing so (i.e. injured in an accident).

- There must be reasonable expectation that the student will return from LOA to continue enrolment at the University.
- An approved LOA is a temporary interruption in a student's programme of study during which the student is considered to be enrolled.
- The LOA together with any additional leaves of absence, must not exceed total of 180 days in any 12-month period, and may have a serious impact on a student's financial aid.
- Schools may neither credit a student's account nor deliver loan proceeds to the student borrower while the student is on an approved leave of absence.
- Federal educational 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 school for loan repayment purposes, and may be required to return a portion of the aid previously received in the loan period when the LOA was approved.
- For purposes of administering federal financial aid, a student who is receiving Title IV Funds and is granted a LOA is not to be considered withdrawn and no R2T4 calculation is required. If a student does not meet the LOA criteria, the student is considered to have withdrawn from the University (for financial aid purposes only), and a R2T4 calculation is required.
- A student returning from a LOA must resume training at the same point in the academic programme that he or she began the LOA.
- If a student is a Title IV recipient, upon receipt of an LOA notification the US Federal Aid Administration Team will inform the student of loan obligations, possible revisions in aid, deferment options, and consequences of failure to return. These may impact their loan repayment terms, including the exhaustion of some or all of the student's grace period. The information provided will also include the financial consequences if the student fails to return from LOA.
- Upon return from LOA, the institution may not assess the student any additional institutional charges. The student's need may not increase, and therefore, the student is not eligible for any additional Title IV funds.
- Upon the student's return from the LOA, he or she will continue to earn the Title IV Funds previously awarded for the period.
- If a student has a loan from an outside provider such as Sallie Mae, they should contact their loan servicer for more information before applying for a LOA.

3. Impact of Leave of Absence on Title IV Funds

Students taking a Leave of Absence or withdrawing from the Institute should be prepared for the impact that these courses of action may have on their educational loans as noted below:

3.1. Leave of Absence - six months (180 days) or less:

- Your federal loans will enter into grace. Federal Direct student loans have a six month grace period.

- During a grace period, you are not required to make payment on your federal student loans.
- If you return to school (at least half-time) within the grace period, your federal student loans re-enter into an “in school” status. You are not required to make payments with this “in school” status.
- You will want to contact the lender(s) of any private student loans you may have to determine whether you are required to make any payments when you are not enrolled in classes. Many private lenders offer six month grace periods.

3.2. Leave of Absence - Greater than six months (180 days) or a Withdrawal

- Federal Direct student loans will enter into repayment. If you are unable to make payment, you will need to contact your student loan servicer to determine if you qualify for a deferment (unemployment deferment, economic hardship deferment, etc.) or forbearance to postpone payments. 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. Details of your Federal Loan Servicer can be found on the National Student Loan Data System at www.nsldsfa.gov.
- Private or Alternative Student Loans - Contact your loan holder to make payment arrangements.

3.3. Grace periods:

- You only qualify for one grace period per federal student loan. Once the grace period for a federal student loan has been exhausted, you must make payments unless you have been approved for a deferment or forbearance. Additional information about federal student loans can also be found at <https://studentaid.gov/>.
- Student borrowers are given a six month grace period on most types of federal loans starting at the date enrolment ceases. During this time, lenders will treat the borrower’s loans as if the borrower were still enrolled in school full-time. Once a grace period is used on a specific loan, it will not be given again. At the end of this six month grace period, the student will be required to enter repayment on their federal educational loans until they return to school; however, deferment or forbearance options are available if the student makes a request to their lender.

4. Federal Policy for Returning Federal Student Financial Aid

Students who are granted a leave of absence (that is expected to last 180 days or more) after paying for the payment period’s tuition will be treated as withdrawn. Students who do not return from a LOA will be treated as withdrawn.

At that point, the University is required to carry out an R2T4 calculation in accordance with the [University R2T4 Policy](#) in order to calculate the amount of financial aid the student earned and the amount of financial aid that must be returned.

The University will have 30 days after the day of determination to calculate a refund and return funds via the R2T4 calculation process.

Once institutional and federal refunds are complete, the student will be required to pay any remaining balance due the school within 30 days.

Please note that in all cases Cardiff Metropolitan rules on suspension of studies should be followed as documented in the [Academic Handbook](#).