



US Financial Aid – Leave of Absence Policy

Overview:

Students considering suspending or withdrawing from their studies are encouraged to contact their department in the first instance to discuss all their options **before** making a decision.

All requests for 'Leave of Absence' must be submitted and processed in accordance with the University's procedures <https://www.bangor.ac.uk/student-services/leaving/index>

A Leave of Absence only applies to PhD students and cannot be approved for students enrolled on Undergraduate or Postgraduate Taught programmes. A student returning from a LOA must resume study at the same point in the academic programme that they began the Leave of Absence.

A Leave of Absence cannot exceed 180 days in any 12-month period and may have a serious impact on a student's financial aid. For students in receipt of US Federal Loans, a Leave of Absence must meet certain conditions to be counted as a temporary interruption to their studies, instead of being counted as a withdrawal requiring a school to perform a Title IV return calculation. If a Leave of Absence does not meet the conditions set by the US Department of Education, Federal regulations, 34 CFR 668.22 (d), the student is considered to have ceased attendance and to have withdrawn from the school and the school is required to perform a Title IV return calculation.

In approving a Leave of Absence request there will be a reasonable expectation that the student will return. Providing a student returns at the same point they left the programme, an Approved Leave of Absence can last for up to 180 days before a student goes into repayment or must return funds. If the student does not return after 180 days, the last date of actual attendance will be used to calculate the 'earned' loan amount and the date a student enters repayment.

Impact of a Leave of Absence on Title IV loans

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

- Federal loans will enter grace. Federal Direct student loans have a six-month grace period.
- During a grace period, students are not required to make payment on their federal student loans.
- If students return to school (at least half-time) within the grace period, their federal student loans re-enter into an "in school" status. They are not required to make payments with this "in school" status.
- Students should contact the lender(s) of any private student loans they may have to determine whether they are required to make any payments when they are not enrolled in classes. Many private lenders offer six-month grace

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

- Federal Direct student loans will enter repayment. If students are unable to make payment, they will need to contact their student loan servicer to determine if they qualify for a deferment (unemployment deferment, economic hardship deferment, etc.) or forbearance to postpone payments. If they do not qualify for a deferment or forbearance, they may be eligible to have their monthly payment amount reduced based on different repayment plans. If they do not know who their federal student loan servicer is, they will find their contact information through the National Student Loan Data System at www.nslds.ed.gov.
- Private or Alternative Student Loans - Contact their loan holder to make payment arrangements.

Students on a Leave of Absence are eligible for one grace period starting at the date enrolment ceases and do not have to repay their loans until the grace period is exhausted. During this period, lenders will treat the student's loans as if the student were still enrolled in school full-time. Once the grace period has been exhausted payments must be made unless students have been approved for a deferment or forbearance by the loan provider.

Additional information about Federal student loans can also be found online at [Home | Federal Student Aid](#)

Disbursement of Federal Aid funds **cannot** be made whilst a student is on a LOA and a student who is granted a leave of absence is not considered to have withdrawn.

Any student considering requesting a LOA and is in receipt of financial aid, should consult with the Financial Aid Office to determine how their financial aid will be affected.