

Kingston University Title IV Direct loans Leave of Absence (LOA) Policy 2022/23

Summary

This policy only applies to Postgraduate Research students in receipt of Title IV Direct loans at Kingston University. A Leave of Absence (interruption of studies) **cannot** be approved for students enrolled on Undergraduate or Postgraduate Taught courses as a student returning from a leave of absence must resume study at the same point in the academic programme that they began their Leave of Absence (LOA).

If you are requesting a LOA you should refer to information about interrupting your studies or withdrawing from the University, which is available [here](#) as part of the University academic General Regulations.

Any students in receipt of Title IV Direct loans (at any level of study) who wish to interrupt or withdraw from study **must** discuss this and inform usfinancialaid@kingston.ac.uk as there may be impacts on the amount of Title IV loans you can receive.

We would expect any students eligible for a LOA to engage in a discussion/meeting regarding this before their request is approved. This will include explanation of the effects that any failure to return from a LOA may have on Direct loan repayment terms, including the exhaustion of some or all of the grace period.

Requirements for a Leave of Absence under Title IV Direct loan scheme

A request for a Leave of Absence must follow these requirements. For further information, please contact us on usfinancialaid@kingston.ac.uk

- You must request the leave of absence (interruption of studies) by completing the online request accessed through OSIS (step-by-step guide [here](#)). At this point you should also inform us of your request by email to usfinancialaid@kingston.ac.uk
- You must apply in advance for a LOA, unless unforeseen circumstances prevent you from doing so.
- There must be reasonable expectation that you will return from your LOA to continue your studies.
- An approved LOA is a temporary interruption in your course of study during which you are still considered to be enrolled as a student with the University.
- The LOA- together with any additional leaves of absence- must not exceed total of 180 days in any 12-month period.
- The University cannot credit your student's fee account nor disburse loan funds to you while you are on an approved LOA.
- If, following an approved LOA, you fail to return after 180 days (6 months) in any 12-month period, you will be considered as withdrawn from the University for loan repayment purposes, and may be required to return a portion of loans previously received for the loan period when the LOA was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.