**Withdrawals or Leave of Absence**

If you are thinking of withdrawing from your course or taking a leave of absence (interrupting your studies in the terminology used by King’s College London), please see the following guidance in the first instance:

<http://www.kcl.ac.uk/campuslife/services/student-advice-support/how/Changes-in-your-personal-circumstances/Withdrawing.aspx>

Students will apply to King’s for a change in their registration via their Student Records account, selecting “initiate Change of Circumstances.”

Students in receipt of US Loans wishing to take a leave of absence must also provide a written, signed and dated request that includes the reason for the request prior to the leave of absence beginning. This should be sent by email to funding@kcl.ac.uk and cc’d in to the Funding Manager Samuel.garrett@kcl.ac.uk. Your email should also confirm that you have submitted the relevant change of circumstances request via your student record.

**Withdrawals**

If a student withdraws from their course then King’s College London will handle their loan funds in accordance with the regulations set out by the US Department of Education.

In the first instance we will use the US government’s “RT24” form to calculate the amount of funds from the current disbursement period that will need to be returned.

A student “earns” aid for every day they attend, and will need to return any “unearned” funds to their lender. The school will return any proportion of unearned funds it has received to the US Department of Education.

Loans are returned in the following order:

1. Unsubsidised Stafford

2. Subsidised Stafford

3. PLUS (Graduate or Parent)

Where a student receives notification that funds should be returned then they will do so via their loan servicer in accordance with the terms of the promissory note.

If you have attended for over 60% of the current disbursement period then no funds will be returned by the university or the student.

In the event of a withdrawal from your studies we will also report the withdrawal via the National Student Loan Database. Please be aware that your repayment will trigger 6 months after the date of your last day of study (in this case the date of your withdrawal).

**Interrupting Your Studies (“Leave of Absence”)**

If you take a Leave of Absence from your studies then any further loan disbursements will be put on hold for the duration of your Leave of Absence. Please note that these payments will not be paid retrospectively once you return to your studies, as periods when you are not studying will not be deemed to count towards your cost of attendance.

We will also update the National Student Loan Database to verify that you are no longer attending full time.

The number of days in the approved leave of absence, when added to the number of days in all other approved leaves of absence, must not exceed 180 days in any 12-month period.

Where a Leave of Absence exceeds, or is expected to exceed, 180 days then student is deemed to have withdrawn from their programme, retrospectively, from the first day of the interruption. We will then calculate the amount of funds for that disbursement period that will need to be returned and notify you accordingly.

Where a student fails to return from a Leave of Absence then this may affect your loan repayment terms and you run the possibility of exhausting your grace period for loan repayment. Students receive 180 days’ grace from the last date of attendance at 50% half time or more before entering loan repayment.

If you have any queries about the withdrawal process, please contact funding@kcl.ac.uk