

## TITLE IV Leave of Absence Policy for Postgraduate Research Students

For Federal Aid purposes, a Leave of Absence only applies to PhD students since a student returning from a Leave of Absence must resume study at the same point in the academic program that they began the Leave of Absence and, therefore, cannot be applied to students enrolled on Undergraduate or Postgraduate Taught programs.

Leave of absence "stops the clock" on your study period. It exists to assist students through a period of adverse circumstances. As such, you should not be working on your thesis during a leave of absence. Students should seek advice as soon as it becomes apparent that leave may be required. You must first discuss the situation with your supervisor.

Advice about procedure and the implications for your student record is available from the Registry Officer (PG Research Student Support) ([reg-support-pgr@st-andrews.ac.uk](mailto:reg-support-pgr@st-andrews.ac.uk))

### [Leave of Absence – Things to consider](#)

#### [Leave of Absence, Re-engagement and Withdrawal](#)

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of Education, Federal regulations, 34 CFR 668.22 (d), the student is considered to have ceased attendance and to have withdrawn from the school and the school is required to perform a Title IV return calculation.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 resumes at the same point they left the program, 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 or deferment. Federal Direct Unsubsidized student loans have a six-month grace period and Direct PLUS Loans will have a six-month deferment automatically applied when dropping below half-time enrolment.
- During a grace period, students are not required to make payment on their federal student loans, but interest will still accrue.
- A student who is granted an approved LOA remains on an **in-school status** for Title IV loan repayment purposes. If a student on an approved LOA fails to return, the school must report to the loan holder the student's change in enrolment status as of the withdrawal date, being the start date of the approved LOA.
- Disbursements 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.
- 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 period.

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

- The school will report to the loan holder the student's change in enrollment status as of the withdrawal date, being the start date of the approved LOA.
- 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](#).
- 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.

### Re-engagement

When a student has completed the re-engagement process (as per the [Leave of Absence, Re-engagement and Withdrawal](#) policy) they will resume *earning* Title IV aid already disbursed and must complete the payment period requirements to be eligible to receive a second or subsequent disbursement.

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

**Any student considering requesting a LOA and is in receipt of us loans, should consult with the Financial Aid Office ([usloan@st-andrews.ac.uk](mailto:usloan@st-andrews.ac.uk)) to determine how their loans will be affected.**

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