

**Title IV Direct Loans  
Leave of Absence Policy  
PhD students**

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## Introduction

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

The purpose of this policy is to ensure Bath is compliant with Title IV loans [Federal regulations, 34 CFR 668.22 \(d\)](#), regarding the process for students requesting a Leave of Absence (LOA). If you are requesting a LOA you should refer to [information about suspending your studies or leaving the university](#). In addition to specific [guidance, information and forms for doctoral students about how to report/request a change to studies](#). Making changes to your studies may affect the amount of Title IV loans you can receive.

If you are considering requesting a LOA you should also contact the US Loans administration team to check if your Title IV loans will be affected, email [USLoans@bath.ac.uk](mailto:USLoans@bath.ac.uk).

## What is a leave of absence?

A LOA is a temporary interruption in your course of study, at Bath this may be referred to as a suspension from studies.

For Title IV loans purposes a LOA cannot exceed 180 days in any 12-month period and may have a serious impact on your Title IV loans eligibility.

If you are a Title IV loan recipient a LOA must meet certain conditions to be counted as a temporary interruption in your studies, instead of being counted as a withdrawal which would require us to do a [Return of Title IV funds calculation](#).

## Conditions required to meet Title IV loans rules

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:

- You must request the leave of absence (suspension of studies) by completing the relevant form to your Faculty/School for approval. The US Loans administration team must also be advised at this point of your intentions. A LOA cannot be granted for academic reasons (i.e. to keep a student from failing).
- You must apply in advance for a LOA, unless unforeseen circumstances prevent you from doing so (i.e. injured in an accident).
- There must be reasonable expectation that you will return from your LOA to continue your studies at Bath.
- An approved LOA is a temporary interruption in your course of study during which you are still 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 your loans.
- Bath may neither credit your student's fee account or disburse loan funds to you while you are on an approved LOA.
- Title IV loans 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 loans previously received for the loan period when the LOA was originally approved.

For purposes of administering Title IV loans, a student who is in receipt of loans and is granted a LOA is not considered withdrawn and no return of Title IV calculation is required. If a student does not meet the LOA criteria, the student is considered to have withdrawn (for Title IV loans purposes only), and [a Title IV return of funds calculation](#) will be completed.

A student returning from a LOA must resume studies/training at the same point in the academic programme that they began the LOA.

If you are a Title IV recipient, upon receipt of a LOA notification the US Loans administration team will inform you of your loan obligations, amendments, deferment options and consequences of failure to return. These may impact on your loan repayment terms, including the exhaustion of some or all of your loans grace periods. The information provided will also include the financial consequences if you fail to return from LOA.

## Other loans

If you have a loan from an outside provider such as Sallie Mae, you should contact your loan servicer for more information before applying for a LOA.

## Impact of a Leave of Absence on your Title IV loans

If you are taking a LOA or withdrawing from Bath should be prepared for the impact that this may have on your education loans.

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

- Your Title IV loans will enter into their grace period. Title IV loans have a six month grace period.
- During a grace period, you are not required to make payment on your Title IV loans.
- If you return to Bath (at least half-time or more attendance) within the grace period, your Title IV loans will change to an “in school” deferment status. You are not required to make repayments with this status.
- You should contact the lender(s) of any private student loans you may have to determine whether you are required to make any repayments when you are not enrolled in classes.

### Leave of Absence - greater than six months (180 days) or a withdrawal

- Title IV loans will enter repayment.
- If you are unable to make repayments
- 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.
- You can find out who your Federal student loan servicer is from [information available in the National Student Loan Data System](#).
- Private or alternative student loans. Contact your loan provider to make enquiries and payment arrangements.

## Grace periods

- You only qualify for one grace period per Title IV loan. Once the grace period for a Title IV 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 online at [studentaid.ed.gov](https://studentaid.ed.gov).
- You are given a six month grace period on most types of Title IV loans starting from the date enrolment ceases or is less than half time. During this time, lenders will treat your loans as if you are still enrolled in school full-time.
- Once a grace period has expired, it will not be given again. At the end of this six month grace period, you will be required to enter repayment on your Title IV loans until you return to studies; however, deferment or forbearance options are still available if you make a request for this to be considered to your lender.

**US Loans Administration  
Bath  
Updated May 2020  
Review March 2021**