

# Postgraduate Funding

## A guide for home and EU students

Advice and Counselling Service

## About the Advice and Counselling Service

The Advice and Counselling Service offers a free and confidential service to all Queen Mary students, including those from Barts and The London, Queen Mary's School of Medicine and Dentistry. You can view our confidentiality policy on our website: [www.welfare.qmul.ac.uk/procedures/](http://www.welfare.qmul.ac.uk/procedures/)

## Our welfare advisers

Our experienced welfare advisers have specialist training to offer you professional advice on a range of financial, practical and legal issues. Our aim is to advise you about possible solutions and options relating to financial, practical and legal issues, so that you can concentrate on your academic progress. Our welfare advisers will help you to understand your welfare rights and entitlements, and can advocate on your behalf if your case is complex.

## Regulation of Immigration Advice

The OISC (Office of the Immigration Services Commissioner) is an independent organisation that monitors immigration advice and services.



Welfare Advisers at Queen Mary are regulated under OISC guidelines to give immigration advice. We have to attend regular training to be able to do this. If you ever need to complain about the immigration advice you receive, the Advice and Counselling Service has a complaints procedure. You can find this on our website at [www.welfare.qmul.ac.uk/procedures](http://www.welfare.qmul.ac.uk/procedures)

Alternatively, you can complain directly to the OISC. Their complaints form is on the website at [www.oisc.gov.uk](http://www.oisc.gov.uk)

## Disclaimer

Law, regulations and policies can change quickly so make sure that you are using the most up-to-date version of this guidance. Check our website for regular updates.

The information in this guide is given in good faith and has been carefully checked. Queen Mary, however, accepts no legal responsibility for its accuracy.

## Where to find further guidance

In this guide we sometimes advise you to contact a Welfare Adviser for further guidance.

You can see a Welfare Adviser in person during one of our drop-in sessions, at a pre-booked appointment or you can submit questions via our website. For more information on our opening hours, the times of our drop in sessions and how to contact us, visit [www.welfare.qmul.ac.uk/contact/](http://www.welfare.qmul.ac.uk/contact/)

See our *A-Z directory of support services* for information on how to contact other support departments at QM, and external organisations which can also offer you support.

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## Who is this leaflet for?

This leaflet is for home and EU students who are studying, or planning to study, on a postgraduate course at Queen Mary. It gives information about sources of funding and other financial issues.

Read our leaflet *Planning your budget and cutting costs* for more information about living costs for students in London, money saving tips, and practical ways of managing your money.

Graduate entry and second degree medical and dental students should read our leaflet *Funding for Medical and Dental students*.

International students should read our leaflet *International students: your finances before you start your course*.

You can download all our leaflets from the Advice and Counselling Service website:

<http://www.welfare.qmul.ac.uk/leaflets/index.html>

or collect a copy from our Reception on the ground floor of the Geography Building at Mile End.



**EU+**

**The information in this leaflet is for full-time home and EU students. Shaded EU+ boxes like this have important extra information for European Union students only. UK students can ignore the EU+ boxes.**

## Overview of postgraduate funding

Funding postgraduate study is different to undergraduate study as there is no statutory system of loans and grants. Some postgraduate courses like teaching and social work attract statutory funding but for most postgraduate courses, including all those at Queen Mary, you are not eligible for the loans and grants that support undergraduate study.

The main type of public funding available for postgraduate study is from Research Councils. These are government funded agencies engaged in all aspects of research across different academic disciplines. Competition is intense and in many academic disciplines, only a small percentage of applicants receive an award. As a general rule, it is easier to get funding for science and engineering courses than for arts and social sciences

If you do not get a Research Council award, it is essential that you find other ways to pay for your living costs and tuition fees before enrolling on your course. For most students this is a combination of bank loans, personal savings, family support and part time work.

Make sure that you have secured a reliable package of funding that will cover your tuition fees and living costs in full, before you actually start your course. Finding adequate financial support once you have started studying is very difficult and you could risk having to leave your course if you don't have enough money.

Many students consider part time study as a way of spreading the cost over a longer period, and having more free time to earn money during the course.

If you have just finished your undergraduate studies, you could consider delaying postgraduate study until you have worked and saved enough money to study full time.

## Awards from Research Councils

There are seven grant awarding research councils that cover the range of academic disciplines. Awards are available for Masters, MPhil or PhD study. At Queen Mary, it is more common to receive an award for a PhD than for a Masters. Awards normally include payment of your tuition fees plus a grant for your living costs (for 2011/12 this is usually £15,590 a year for study in London). You do not have to repay this support.

Nearly all research council awards are administered by universities rather than the research councils themselves. If there are awards available for the course that you are applying for, the academic school that runs the course will select the best candidates for an award (you normally need a first-class or upper second-class honours degree from a UK higher education institution). There is a lot of competition for these awards. You do not need to make a separate application for an award as you will automatically be considered for funding when you apply for a place on a course (subject to deadline date). For more information, contact Peter Smith in the Research Degrees office: [p.k.smith@qmul.ac.uk](mailto:p.k.smith@qmul.ac.uk)

For more information about research council awards, read the *Prospects Postgraduate Funding Guide* at [www.prospects.ac.uk/research\\_councils.htm](http://www.prospects.ac.uk/research_councils.htm)



### EU+

**If you came to the UK less than 3 years before starting your course, you may be eligible to apply for a research council award to help pay your tuition fees only, not living costs. You will therefore need to find your own funding for your living costs.**

## Queen Mary Scholarships and Bursaries

Queen Mary offers a number of research studentships for MPhil and PhD applicants. These studentships cover tuition fees and provide a grant for living costs at the same rate as research council awards. You will automatically be considered for a studentship when you apply for a place to do an MPhil or PhD at Queen Mary\*.

Queen Mary offers a small number of bursaries of between £1500 and £2000 to applicants for selected taught postgraduate courses. You will automatically be considered for a bursary when you apply for a taught Masters course at Queen Mary.\* If you want to find out whether there are bursaries available for your course, check the QM website or contact the director of graduate studies in the academic school you are applying to study in.

\*subject to deadline dates. Check with Peter Smith: [p.k.smith@qmul.ac.uk](mailto:p.k.smith@qmul.ac.uk)

## The College Central Research Fund

The College Central Research Fund has been developed to provide small scale funding to cover expenses such as travel, conference attendance, conference organisation and other research costs of between £400 and £2,000. The fund cannot be used to cover the cost of equipment or consumables. You will need to show you have sought funding from other external sources before applying to the fund. For detailed guidelines and an application form contact the Research Degrees Office:

[http://www.arcs.qmul.ac.uk/research\\_degrees/contacts\\_resdegs.html](http://www.arcs.qmul.ac.uk/research_degrees/contacts_resdegs.html)

## Part-time work

It is very common for postgraduate students to work part-time to top up their funding. Some academic schools have their own guidance about the maximum number of hours a week you should work. Check with an academic staff member before you start work.

For detailed information on working, including calculating how many hours a week you might need to work, the minimum wage, income tax, national insurance, where to look for a job, and the rules for EU students, see our leaflet *Part-time and vacation work*. The Careers Service at QM can advise you on looking for work, and they also advertise vacancies on their website: [www.careers.qmul.ac.uk](http://www.careers.qmul.ac.uk)

## Loans

### Professional and Career Development Loans (PCDLs)

PCDLs are operated by the Young People's Learning Agency (YPLA) through the Co-op and Barclays banks. They can help you pay for learning that enhances your job skills or career prospects. The YPLA pays the interest on the loan while you are studying and for one month afterwards, after which you would pay it back with interest. Interest rates on the loans are set to be competitive with commercially available loans.

A PCDL can help fund a stand alone programme of up to 2 years, or the last 2 years of a longer programme.

If you are eligible for a PCDL, you can usually borrow between £300 and £10,000 to cover:

- course costs such as fees, books, travel and childcare
- living costs such as rent, food and clothing if you are unemployed or working less than 30 hours per week

For an application pack and more advice about PCDLs, speak to a PCDL adviser on freephone 0800 100 900 or go to [www.direct.gov.uk](http://www.direct.gov.uk) (and search for Professional and Career Development Loans). You can get an application pack from the website or the helpline.

**EU+**

You can apply for a PCDL if you have been ordinarily resident in the UK for at least three years before the start of your programme and you intend to work in the European Economic Area after you complete your programme.

**Graduate Loans**

If you already have a degree and are not eligible for a PCDL to fund your postgraduate study, there are a range of graduate loans you may be eligible for apply for. However, payments are not normally deferred during your studies so you would need to make sure you could afford the monthly repayments including interest while you are studying.

For a comparison of several different graduate loan packages see the Moneyfacts website:

<http://moneyfacts.co.uk/guides/students/graduate-loans--unsure-of-how-the-fund-the-next-step/>

**EU+**

You would not normally be eligible for a graduate loan

**Make sure you fully understand the terms and conditions of any loan or credit that you take.**

**Before making a decision check:**

- how much you need to borrow
- how much the monthly repayment will be
- what the interest rate is and whether this is fixed or variable
- the length of the loan agreement
- when will you need to start making repayments
- the frequency and timing of payments
- how you will repay the loan from your current or future earnings
- at what stage during your course will you need to take the loan – depending on your personal circumstances, you might need it earlier or later on
- what happens if you take longer to complete your course than originally planned
- whether you can reduce the amount you need to borrow by exploring other sources of funding or reducing your spending
- how much in total you will end up repaying

## University Hardship Funds

### Access to Learning Fund (ALF)

This is money that the government gives to QM to help students in financial hardship.

As a postgraduate student, you must show that you can pay your tuition fees and that you have made reasonable provision to cover your living costs for you and any dependents before you apply to the ALF. You would need to show you were in financial hardship due to circumstances beyond your control. You can apply in each year of your course, and more than once each year if you need to. You can apply as early in the academic year as you like, once you have enrolled. It might be advisable to apply early, as the fund is limited and might run out towards the end of the year.

You can apply to the ALF for help with the difference between your income and basic expenses. You can also apply for help if you have a sudden financial emergency or have special circumstances or costs that other students might not have. You do not have to repay this help.

The ALF cannot pay tuition fees.

You can get an ALF application form and more information from the Bursaries, Grants and Scholarships office (Room CB2, Queens' Building), the Advice and Counselling Service, the Students' Union, and the Student Office at Whitechapel. Or download a form from [www.arcs.qmul.ac.uk/bursaries/alf.html](http://www.arcs.qmul.ac.uk/bursaries/alf.html)

If you would like help applying, especially if you think you have special circumstances, see a Welfare Adviser in the Advice and Counselling Service.



#### **EU+**

**If you came to live in the UK less than 3 years before you started your course, you would not normally be eligible for ALF – see the section below about the University of London Hardship Fund instead. EEA/Swiss workers and their family members may be eligible; check with a Welfare Adviser in the Advice and Counselling Service.**

### The University of London Hardship Fund (UoLHF)

This is a small fund that can help EU nationals who are not entitled to apply to the Access to Learning Fund.

To apply to the UoLHF, you must be experiencing severe financial hardship due to unexpected circumstances beyond your control. Even if you have unexpected financial hardship, you need to show you had made reasonable provision to cover your living costs and tuition fees for you and any dependents for the duration of your course before you apply to UoLHF.

Grants are paid only once and are normally between £500 and £700. The fund most often helps students who are close to completing their studies. It cannot pay tuition fees.



You can collect an application form from the Bursaries, Grants and Scholarships office, room CB2 in the Queen's building at Mile End, or from the Advice and Counselling Service reception. If you would like help with your application, see a Welfare Adviser in the Advice and Counselling Service.

### **Dean's Benevolence Fund**

This fund can help medical and dental students in severe financial hardship. You must make sure that you have tried every other funding option before you apply. The fund most often helps students who are near the end of their course, although you can apply at any time. The fund can give a grant, a loan or a combination of the two.

We advise that you see a Welfare Adviser in the Advice and Counselling Service who can help you with your application. You can also contact the medical school's Dean for Students for a confidential discussion before you apply.

You can collect an application form from the Student Office at Whitechapel or from the Advice and Counselling Service at Mile End.

### **Emergency and Short Term Loans**

If you are in sudden financial difficulty and you need to borrow a small amount of cash, you can apply for an emergency loan from the College. If your funding or other money you are expecting is temporarily delayed, you can apply for a short term loan from the College to help pay your living costs until your money arrives. Both loans are interest-free. To apply, contact the Bursaries, Grants and Scholarships Office, CB2 Queens' Building – [bursaries@qmul.ac.uk](mailto:bursaries@qmul.ac.uk)

### **Student banking**

Student bank accounts with an interest-free overdraft facility tend to be aimed at undergraduates. However, some banks will offer this to UK and some EU postgraduates if you pay a regular and reliable source of income into your account. Most banks have a Student Account Adviser you can speak with.

If you use your interest-free overdraft facility effectively it can be a useful source of money, especially at certain times of the academic year. For example, paying accommodation, deposits and rent in advance. Keep a close check on your account so that you do not exceed your agreed overdraft limit, as this can incur large penalty charges. It is a good idea to plan ahead and negotiate with your bank if you feel that you will need an increased overdraft limit for a period of time.

Open your account early, before the start of term if possible. It makes sense to choose a bank near to where you live or study.

If you are paying your tuition fees yourself, you need to take your bank account details to the fees office, W117 Queens' Building, Mile End, to sign a direct debit agreement to pay your tuition fees in usually four instalments from October to January. You need to do this before you enrol on your course.

**EU+**

**You may not be able to get an interest free overdraft in the same way as a UK student, but you may be able to negotiate one with a bank if you have a regular and reliable income.**

## Welfare Benefits

Most full time students cannot claim welfare benefits, although there are a few limited exceptions. Some lone parents, disabled students, people who are unable to work, student couples with a child, and pensioners may be able to claim certain benefits at particular times of the year.

Part-time students who are available for and actively seeking work may be able to claim Jobseekers Allowance, and this may include PhD students who are writing up on a part-time basis.

If you think that you might be eligible to claim, see a Welfare Adviser in the Advice and Counselling Service. We can tell you what benefits you can claim, explain how any other income you have will affect your benefits, and give you a provisional benefit calculation to help you plan your budget.

We have leaflets about claiming benefits while studying: *Money for lone parents* and *Extra Money: Disability and ill health*. You can get copies from our website [www.welfare.qmul.ac.uk](http://www.welfare.qmul.ac.uk) or our reception.

If you are claiming welfare benefits, any other income that you get, including for your studies, may affect your benefits. You must tell each of the offices that pay your benefit about all your sources of income.

**EU+**

**Like most UK students, you cannot normally claim benefits while studying full time. As an EU national studying in the UK, you are legally required to support yourself financially without relying on social assistance. For most welfare benefits, you must show that you have lived in the UK for a certain length of time before you can claim benefits. See a Welfare Adviser in the Advice and Counselling Service for more information.**

## Tax Credits

Tax credits help people who are on a low income. There are two types of tax credits: Working Tax Credit and Child Tax Credit. You may be eligible for one or both. They are income assessed and paid by HM Revenue and Customs. You can get a claim form from the Tax Credits helpline: 0845 300 3900.

## Working Tax Credit

You do not need to have children to claim Working Tax Credit. If you are aged 25 or over and you are working 30 hours or more a week, and expecting to work for at least four weeks, you are eligible to claim. Regardless of your age, if you are working 16 hours or more a week you can claim Working Tax Credit if you or your partner:

- has responsibility for a child; or
- has a disability that puts you at a disadvantage in getting a job; or
- qualify for a 50-plus element

You may be able to get extra help with childcare costs if:

- you are a lone parent working at least 16 hours per week or
- you are a couple who BOTH work at least 16 hours per week
- you are a couple and one of you is working while the other is unable to work because of incapacity

## Child Tax Credit

Child Tax Credit is an income assessed payment to support families with children. If you get the maximum Child Tax Credit, your child will get free school meals. Use the tax credits questionnaire to calculate how much you might be entitled to: <http://bit.ly/9dDeX5>

To make a claim, phone 0845 300 3900 or visit [www.direct.gov.uk](http://www.direct.gov.uk) and search for Tax Credits.

For up to date information on tax credits see the tax credits section of the directgov website: <http://bit.ly/9woR5m>,



### EU+

**Some EEA nationals can claim tax credits if they satisfy certain residence conditions. See a Welfare Adviser in the Advice and Counselling Service if you need more information.**

## Disabled Student's Allowances (DSA)

If you have a disability or specific learning difficulty, DSA can help pay for extra study related costs, for example specialist equipment or travel costs. You can apply if your postgraduate course (including a distance learning course) is:

- full-time and lasts at least one year
- part-time, lasts at least one year and doesn't take more than twice as long to complete as an equivalent full-time course

You won't normally qualify for DSAs if you're a postgraduate student getting:

- research council funding
- funding from your university or college that includes equivalent support

You can get more information and download an application form from: <http://bit.ly/16Fdgr>

Contact the Disability and Dyslexia Service at Queen Mary for help applying for DSAs:

<http://www.dds.qmul.ac.uk/>

You can also find out information on support for students with disabilities from the SKILL (National Bureau for Students with Disabilities) website: <http://www.skill.org.uk/youth/page.aspx?c=342&p=461>

### EU+



**You should have enough money for all of your costs while studying, as you cannot apply for Disabled Students Allowances unless you have already been living in the UK for at least three years when you start your course, or you are an EEA or Swiss worker or their family member. However, some limited funding from the College may be available in certain circumstances. Contact the QM Disability and Dyslexia Service: <http://www.dds.qmul.ac.uk/> to discuss your situation.**

## Trusts and Charities

Many trusts and charities have this and last year been affected by the economic recession which has restricted available funding with some charities not making any awards to students at all. Even if you have exceptional circumstances and can show that you have exhausted all other funding options, you still may not get any help as long as the current economic climate continues.

If, despite the above, you genuinely have no other options and wish to apply to trusts and charities as a top up to your main funding, see a Welfare Adviser in the Advice and Counselling Service.

You will need to carefully research the available information including closing dates for applying and then make separate applications to each relevant trust or charity, explaining your situation and how you meet their criteria.

Many trustees meet only once or twice a year to assess applications, so it is important that you apply before the relevant deadlines and it is usually a good idea to apply well in advance of the year you need funding for. We would normally ask you to prepare your own statement explaining your circumstances and reasons for applying first before we provide you with a supporting letter. For more information see our webpage on trusts and charities at: [www.welfare.qmul.ac.uk/money](http://www.welfare.qmul.ac.uk/money)

## Discounts, reductions and exemptions

A major source of funding for students is the money saved by taking advantage of discounts, price reductions and exemptions from some payments and charges. Depending on your situation, you can possibly benefit from:

- exemption from Council Tax
- exemption from income tax if you only work in college vacations
- income tax rebate on part-time earnings if you earn less than your personal allowance
- 30% discount on a bus pass or Travelcard, train travel, and long-distance coach travel
- NUS discounts in shops, restaurants and cinemas
- help with health costs
- discounts on clothes, appliances, days out and many other items from money saving websites such as <http://www.myvouchercode.co.uk/>

For more information, see our leaflets: '*Planning your Budget and Cutting Costs*', '*Part-Time and Vacation Work*', and '*Council Tax*': available from the Advice and Counselling Service reception or to download from: <http://www.welfare.qmul.ac.uk/leaflets/index.html>

## Feel like leaving?

Many students have doubts about whether they can continue with their studies. You might feel that you have rushed your decision about doing a postgraduate degree, or feel that you would be more suited to a different course. Postgraduate study can be very different to taking an undergraduate degree – course fees may be much higher and the workload more intense. Sometimes personal or financial circumstances mean that you cannot give your studies the attention that you would like to.

Whatever your reason for considering leaving, or taking some time out, staff at QM can support and advise you. It is important not to rush into a decision until you have really thought about it. Talking to someone who is used to advising students about these matters, might help you to consider options you did not know about.

## Think about your decision

- Are you really struggling with the course, or are you just lacking confidence about your ability?
- Is your course really the problem? Maybe other problems are getting in the way.
- Do you feel pressured to study a subject that you don't really enjoy?
- Do you need to know more about other courses or career options before you can make an informed decision?
- Is this the right time for you to be at university at all?
- Are you are worried about keeping up with your academic work, writing essays or preparing for exams?

If these questions sound familiar, it can be useful to get help and support before you make your decision:

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Postgraduate Funding - a guide for home and EU students

- Contact a welfare adviser or counsellor from the Advice and Counselling Service for advice and support with practical, financial or personal problems: <http://www.welfare.qmul.ac.uk/contact/index.html>
- Check the Advice and Counselling Service website for details of workshops and courses which you could benefit from eg. Phd support group, Assertiveness, How to Get Stuff Done: Overcoming procrastination: <http://www.welfare.qmul.ac.uk/counsellingservice/Workshops/index.html>
- Make an appointment to see your personal tutor or academic adviser in your academic school for help thinking through your options
- Find out about study skills support at Queen Mary: <http://www.languageandlearning.qmul.ac.uk/index.html>
- Visit the Careers Service to find out about other courses or career options: <http://www.careers.qmul.ac.uk/about/index.html>

### **Think about the practical implications of your decision**

- How easy will it be to find work if you leave?
- How will you support yourself financially?
- How will you pay back any loans that become due once you have ceased full-time study?
- How do you complete the College's administrative formalities if you leave your course?

Before you make a decision, it is vital that you get accurate information about these practical matters. This is especially important if you are receiving sponsorship or funding towards the cost of your education.

### **Taking time out ('interrupting')**

You might decide that you need to take a break from your studies for personal or medical reasons. At Queen Mary, we call this 'interrupting' your studies and it is fairly straightforward, as long as your academic school agrees. Speak to your personal tutor or academic adviser first, to discuss why you feel that you need to interrupt, and to agree when would be the best time for you to return.

### **How can I interrupt?**

#### **Taught postgraduates**

You need to complete an interruption of study form. Collect one from Registry, room CB5 Queens' Building, the Mile End campus, or from the Student Office at the Whitechapel campus. Your academic school will need to sign the form to say that your interruption and proposed return date have been approved. Return the completed form to the office that you collected it from, or as advised on the form or accompanying guidance. The deadline for interrupting is the end of semester B, except for medical and dental students, for whom there is no official deadline.

If you miss the deadline but feel that you are unfit to sit the exams or to submit coursework, you need to provide documentation confirming your extenuating circumstances to your academic school. Ideally you should do this before the first exam or coursework submission date which you are unfit for. If you are unfit due to a medical reason you will need a letter from your GP or a medical specialist. There may also be a form that you need to complete – check with your academic school about how you should submit

your extenuating circumstances documentation. The exam board for your programme of study will use this documentation to decide if you had good reason to be absent from your exam(s) or to fail to submit coursework. They will decide what options they can offer you in terms of resits or resubmitting coursework. For advice on how to present your extenuating circumstances case, contact Annie Mitchell, the Advocacy and Representations Coordinator in the Student's Union: [annie.mitchell@qmsu.org](mailto:annie.mitchell@qmsu.org) and see our leaflet 'Extenuating Circumstances' available from the Advice and Counselling Service reception or to download from: <http://www.welfare.qmul.ac.uk/index.html> .

### **Research postgraduates**

If you are a research degree student, you can usually interrupt your studies for up to one year initially and then up to a total of two years. In very exceptional circumstances longer interruptions may be permitted. The minimum period of interruption is one month and interruptions must be in multiples of whole months. You can download an interruption of study form and detailed guidance notes which explain the procedures for interrupting from: [http://www.arcs.qmul.ac.uk/research\\_degrees/forms\\_resdegs.html](http://www.arcs.qmul.ac.uk/research_degrees/forms_resdegs.html)

### **Paid interruptions of Research Studentships**

Research council students are permitted up to 12 months' maternity leave, some of which may be paid in accordance with the relevant research council's published guidelines, whilst QM funded students are allowed up to 4 months' paid maternity leave with a further extension of up to 8 months' unpaid leave. Both research council and QM funded students are permitted up to two weeks' paid paternity leave.

Research council students are permitted paid leave due to ill health in line with the relevant council's published guidelines and medical certification is required where a student requires more than two weeks' leave. QM funded students are permitted up to 13 weeks' paid leave due to illness and medical certification is required after an illness of more than 2 weeks.

Following an interruption of studies, the studentship termination date may be adjusted in accordance with the relevant research council's or the QM Graduate School Director's guidelines.

### **Annual Leave**

Both research council and QM funded students may be entitled to paid annual leave of up to 30 days. Check with the Research Degrees Office what your entitlement is. If you are considering interrupting your studies for the minimum period of a month, you may wish to consider taking this as annual leave so that your termination date is not affected.

For more information about your options contact the Research Degrees office:

[http://www.arcs.qmul.ac.uk/research\\_degrees/contacts\\_resdegs.html](http://www.arcs.qmul.ac.uk/research_degrees/contacts_resdegs.html)

### **What happens to my funding or welfare benefits if I am interrupting or resitting out of attendance?**

If you receive funding through your academic school or one of the research councils, check how interrupting your studies or resitting out of attendance may affect this.

You would not normally be able to claim benefits like Jobseeker's Allowance or Housing Benefit. You will usually have to work to support yourself during this period. However, we have listed below some exceptions to this:

- If you are re-sitting out of attendance and you need to give up work a few weeks before your exams so that you can revise, you may be able to get help from Queen Mary's Access to Learning Fund. See pages 5 & 6 for more information.
- If you have a disability or ongoing medical condition, or you are a lone parent, you may be able to claim benefits while you are resitting or interrupting. See a Welfare Adviser in the Advice and Counselling Service for more information.
- Students who interrupt because they are ill, or to care for someone else, may be entitled to claim certain benefits for a limited period after they recover or caring responsibilities end. See a Welfare Adviser in the Advice and Counselling Service for more information.

### **What College services can I use while I am interrupting or resitting out of attendance?**

#### **Academic school**

You might only have limited contact with academic staff during a period of interruption or while you are resitting out of attendance. Check with your academic school.

#### **Library**

If your library access is stopped due to an interruption of study or re-sit period, to get library access you will need to either:

- collect a form from the library, ask your tutor or academic advisor to sign it to confirm that you require library access, that you are interrupting, and for what period, and return the form to the library, or
- ask your tutor or academic advisor to write a letter to the library to request library access, confirming that you are interrupting, and for what period.

You will also need to provide a new passport sized photo. You will then be issued with a new library card, which allows you to borrow six items at a time. If you need to borrow more than this, your tutor or academic advisor should explain why this is necessary in their letter, and request that you have a higher borrowing limit.

#### **Computing Services**

Your access to Computing Services will remain the same while you are interrupting or resitting out of attendance. However, if you do not use your email account for a long time, you will be sent an email asking if you want to keep the account open. If you do not respond to this email, and you are not enrolled, your email account will be disabled.



## College residences

You cannot usually live in College residences while you are interrupting or resitting out of attendance. However, if you are resitting out of attendance, you can apply for a room in College residences for the resit exam period, but this is subject to availability. If you feel there are exceptional reasons why you need to live in College residences throughout the academic year, you should discuss your situation with the Residences office (room E01, Queens' Building).

## Advice and Counselling Service

You can still use the Advice and Counselling Service while you are interrupting or resitting out of attendance.

## Re-taking a period of study in attendance

You might need to re-take a semester, or perhaps a whole year, of your course if you have had difficulties. It might not be practical to rejoin the course part way through the year, or you might need to attend classes that you missed last time.

Your academic school will decide whether you can re-take a period of study in attendance. Make sure that you have enough funding to re-take as you will usually have to pay tuition fees and living costs for the extra period of time. If you receive research council funding, contact the Research Degrees Office:

[http://www.arcs.qmul.ac.uk/research\\_degrees/contacts\\_resdegs.html](http://www.arcs.qmul.ac.uk/research_degrees/contacts_resdegs.html)

## Transferring to a new course

Contact the Head of School for the course you would like to join at Queen Mary, or the admissions department of the other university, to ask how you should apply for a place.

To leave your current course, fill out the relevant form available from Registry CB5 Queens' Building, Mile End campus or the Student Office at the Whitechapel campus.

Contact the Research Degrees Office as above to see if you can transfer your research council funding to a different course.

## Leaving your studies completely ('withdrawing')

You may be thinking about leaving completely. Make sure that you talk your decision through with somebody first. This might be your personal tutor or a member of staff at the Advice and Counselling Service.

## How do I withdraw?

### Taught postgraduates

You need to complete a withdrawal of study form available from the Registry, room CB5 Queens Building, Mile End campus or the Student Office at the Whitechapel campus. Your academic school will need to sign

the form to say that your withdrawal has been approved. Make some copies of the completed form before returning it to CB5.

### **Research postgraduates**

You need to write a letter to your supervisor or director of graduate studies to confirm that you are withdrawing from Queen Mary. You should copy your letter to the Research Degrees Office, room E20, Queens' Building. Keep copies of the letter.

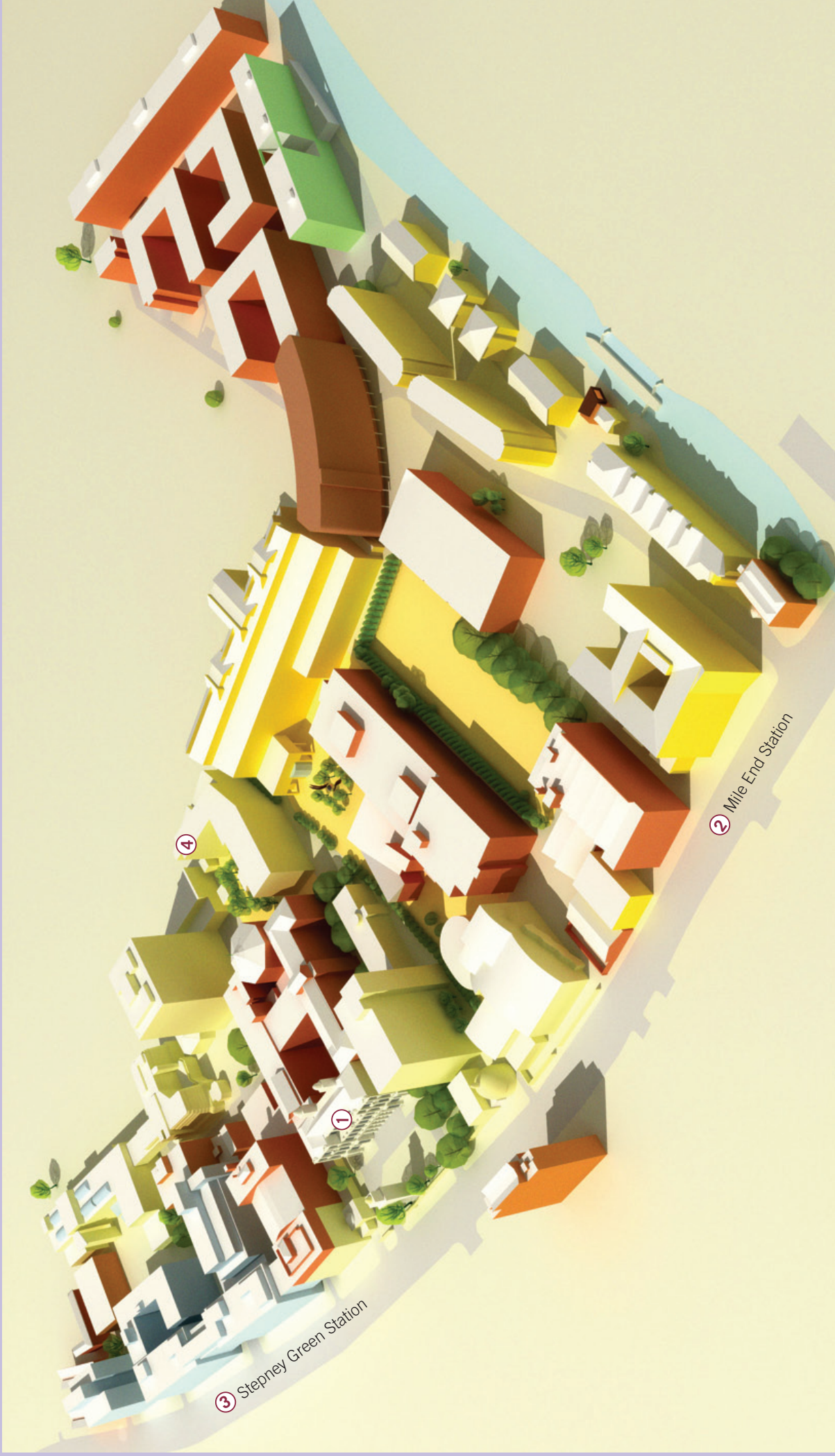
### **What happens after I withdraw?**

If you receive formal funding or sponsorship, write to whoever provides your funding to tell them that you have left your course completely. Include a copy of the college withdrawal form/your resignation letter and keep copies of everything.

Withdrawing from your course completely means you are no longer a student. You would normally be eligible to apply for Jobseeker's Allowance, Income Support, Tax Credits, Housing Benefit and Council Tax Benefit under the standard benefit rules.

### **Tuition fee refunds**

The date that you formally interrupt your studies or withdraw from your course will determine the amount of tuition fees that you have to pay. Contact the Fees Office to find out what your new fee liability is or check if you are entitled to a refund. If you are interrupting, the Fees Office might credit your account with the amount you have overpaid, so that you can use these funds towards your tuition fees when you return to your course.



## Mile End Campus

- ① Queens' Building
- ② Toward mile End Station
- ③ Towards Stepney Green Station
- ④ Advice and Counselling, Geography Building

Other advice guides published by the Advice and Counselling Service include:

- Banking - a guide for international and EU students
- Student Finance for home and EU students
- Managing your budget
- Council Tax
- Extra money for disability and ill health
- Extenuating circumstances
- Applying for Tier 4 (General) Student immigration permission
- Postgraduate funding
- International Students: Your finances during your course
- Resitting, interrupting or leaving your course - a guide for home and EU students
- Resitting, interrupting or leaving your course - a guide for international students'
- Childcare
- Money for lone parents
- Part-time and vacation work
- Additional sources of funding for home and EU undergraduates
- What Immigration permission do I need to study at QM?

You can download up-to-date versions of all our advice guides from our website:

**[www.welfare.qmul.ac.uk/leaflets](http://www.welfare.qmul.ac.uk/leaflets)**

**For further information contact:  
Advice and Counselling Service  
Student and Campus Services  
Queen Mary, University of London  
Mile End Road  
London  
E1 4NS  
Tel: +44 (0)20 7882 8717  
Fax: +44 (0)20 7882 7013  
[www.welfare.qmul.ac.uk](http://www.welfare.qmul.ac.uk)**