



US Federal Loans: Leaves of Absence (LOA) and Withdrawals Policy

Applicability

This Leave of Absence Policy applies only to students in receipt of US Federal Loans and presents additional requirements necessary to comply the US Federal Loans system.

Definitions:

Approved Leaves of Absence (LOA)

An LOA is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance and will return to complete the program. Students returning from a LOA are not required to re-apply for admission but must re-register for their courses.

Unapproved Leaves of Absence

A school may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes

Official Withdrawal

A "withdrawal" refers to a student's intent to completely terminate studies at an institution with no expectation of return. Students, who subsequently decide to return to their studies, must re-apply for admission through the University's Admissions Office.

Unofficial Withdrawal

An unofficial withdrawal is one where the school has not received notice from the student that the student has ceased or will cease attending the school.

Note:

Students who withdraw from modules or the program will be deemed to have failed that aspect of their course in calculating the quantitative aspect of the Satisfactory Academic Progress standards and this may affect the student's future eligibility for Financial Aid.

LOA and Withdrawal Request Forms

The form required by Cranfield University to request a LOA or a Withdrawal is available from the Academic Registrar.

Approved LOA's

An LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring a school to perform a Return calculation. If an LOA does not meet the conditions in the student is considered to have ceased attendance and to have withdrawn from the school, and the school is required to perform a Return calculation.

In order for an LOA to qualify as an approved LOA:

1. All requests for LOA's be submitted in writing to the Course Director and include the reason for the student's request. The form must be signed and dated by the student and specify the date the student wants the LOA to begin and end.

2. Students must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so.
3. The situation described for the reason for the LOA must be generally non-academic in nature and must be one that leads to a reasonable expectation that the student will return from the LOA within the allowed time frame.
4. The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period including days in which school is not in session.

All requests for LOA's will be reviewed by the Course Director, the Academic Registrar and the Director of Financial Aid. The student will be notified in writing by the Course Director of the University's decision.

During the LOA, the institution will not assess the student any additional institutional charges, the student's financial need will not increase, and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

If the student is a Stafford Loan recipient, the school will explain to the student, prior to granting the LOA, the effects that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

A student granted an LOA that meets the criteria stated above is not considered to have withdrawn, and no Return calculation is required. Upon the student's return from the leave, he or she continues to earn the Federal Student Aid previously awarded for the period.

Completion of coursework upon return

In as much as approved leaves of absence are viewed as temporary interruptions in a student's attendance, a student returning from an LOA must do so at a time when he or she can complete the work which they missed during the LOA in order to complete the payment period and be eligible to receive a second or subsequent disbursement. Therefore, in order for an LOA to be an LOA, the school must allow a student returning from an LOA to complete the coursework that he or she began prior to the LOA (although this may be by issuing a new piece of work when feedback has been provided to other students).

Students who return earlier than anticipated

The school may permit a student to return to class before the expiration of the student's LOA in order to review material previously covered. However, until the student has resumed the academic program at the point where he or she began the LOA, the student is considered to still be on the approved LOA. The days the student spends in class before the course reaches the point at which the student began his or her LOA must be counted in the 180 days maximum for an approved leave of absence. A student repeating coursework while on LOA must reach the point at which he or she interrupted training within the 180 days of the start of the student's LOA.

Student who fail to return from LOA's

If a student does not return to the school at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA.

Explanation of consequences of withdrawal to loan recipients

A student who is granted an approved LOA is considered to remain in 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. One possible consequence of not returning from an LOA is that a student's grace period for a Title IV program loan might be exhausted. Therefore, in order for a LOA to be an approved LOA, prior to granting a leave of absence, a school must inform a student who is a

Title IV loan recipient of the possible consequences a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

Unapproved LOA's

A school may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes. The student's withdrawal date is the date the student begins the LOA. An unapproved LOA may be treated as an official withdrawal since the school would have previously granted an LOA. Therefore, the school would know immediately that the student had ceased attendance for Title IV purposes, and must use the specified withdrawal date in the Return calculation.

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