Nottingham Trent University

Student Money Team

Guide to Previous Study and the Compelling Personal Reasons process

for full-time undergraduates

Introduction

Your studies may not always progress how you had planned. Sometimes you may need to repeat a year of study, change university or change course. This can mean you need extra time and funding to complete your studies. There can be many reasons for this. If it is due to personal reasons, you could be eligible for further financial support. You may be able to apply for Compelling Personal Reasons extra funding.

This guide explains how previous study can affect your Student Finance England funding. It also explains how you can ask Student Finance England to consider compelling personal reasons (CPR).

This guide is for full-time undergraduate students who normally receive funding from Student Finance England.

This information is for courses that start before 1 January 2027. If your course starts on or after this date, contact the Student Money Team for advice.

If you are a part-time or postgraduate student, or you receive funding from another UK funding body, contact the Student Money Team for advice because the rules may be different.

This guide sits alongside our detailed CPR information on the NTU website.

1. How can previous study affect my student finance?

Student Finance England normally provides full student finance for the length of your course plus one extra year. This extra year is sometimes called a “gift year”.

For example, if your course lasts 3 years, you would normally have up to 4 years of full student finance available:

3 years + 1 extra year = 4 years

Here are a few other regular examples:

2 Year Course	Year 1	Year 2	Extra Year			
3 Year Course	Year 1	Year 2	Year 3	Extra Year		
4 Year Course	Year 1	Year 2	Year 3	Year 4	Extra Year	

If you repeat an academic year, or you studied a higher education course before joining NTU, this can reduce the number of years of Tuition Fee Loan you have left.

Example

You are starting a new 3-year course and have previously studied in higher education for 2 years.

Your calculation would be:

3 years + 1 extra year - 2 years of previous study = 2 years of full student finance remaining

This means you would normally receive a Maintenance Loan, but not a Tuition Fee Loan, in year 1 of the new course. You would then receive your full student finance in years 2 and 3.

A Maintenance Loan will usually continue until you gain a qualification, even if you are not entitled to a Tuition Fee Loan.

2. What counts as a previous course?

Previous study can include a higher education course you studied before your current course. It can count whether or not you completed the course or gained a qualification.

Some part-time initial teacher training courses can also count as previous study.

3. Does part of an academic year count?

Yes. Student Finance England will count any full or partial academic year you spent on a previous course when it works out how many years of full student finance you have left.

This means that if you take a break from your studies or withdraw part way through an academic year, it will normally still count as one full year of previous study.

4. What if personal circumstances affected my studies?

Student Finance England may be able to give you an additional year of Tuition Fee Loan if compelling personal reasons affected your studies.

This could apply if you had to repeat, take a break from your studies or withdraw because of circumstances outside your control, such as illness or bereavement.

You will need to provide evidence showing:

- what happened
- when it happened
- how it affected your ability to study.

If Student Finance England accepts your CPR request, it can disregard the affected academic year when calculating your future student finance. This can give you an additional year of full student finance.

There is no set limit to the number of times CPR can be considered, but Student Finance England considers and awards CPR one academic year at a time. Any additional year awarded will normally be used for the next academic year of your course.

5. What are compelling personal reasons (CPR)?

Examples can include:

- physical or mental illness
- bereavement
- caring responsibilities
- other serious personal circumstances that affected your studies.

Poor academic performance on its own would not normally be accepted as CPR. Student Finance England considers each case individually.

6. How do I make a CPR request?

You can upload your CPR request and supporting evidence through your online Student Finance England account.

Your request should explain:

- what happened
- when it happened
- how it affected your studies
- which academic year you want Student Finance England to consider.

You should also provide supporting evidence from an appropriate independent or professional source.

7. What evidence can I provide?

Evidence could include:

- a letter from your GP or another medical professional
- a letter from an NTU support professional or a support professional at a previous university
- a letter from your course leader or tutor
- evidence from social services
- a letter from a member of the clergy or another relevant professional
- a death certificate
- a birth certificate, where relevant.

This is not a complete list. Send relevant evidence that supports your request. You may need more than one piece of evidence.

You should also include a personal statement explaining how your circumstances affected your ability to attend university, study or complete your work. You can use the template letter in section 14 to help you.

8. When should I submit my CPR evidence?

Student Finance England can only make a decision after you have applied for student finance for the relevant academic year.

You can submit your CPR evidence with your application or after you have applied. The template letter in section 14 can help you put your request together.

9. How long will a decision take?

Processing times vary throughout the year. At busy times, Student Finance England may take 6 to 8 weeks to consider your evidence.

10. Can I get help preparing my CPR request?

The Student Money Team can help you prepare your CPR request and advise you about suitable evidence. In some cases, we can also make a request to Student Finance England on your behalf.

Gathering the right evidence can take several weeks, so contact us as early as possible.

11. What happens to my tuition fees while my CPR request is being considered?

You are responsible for your tuition fees while Student Finance England considers your CPR request.

If you do not currently have a Tuition Fee Loan, you may need to arrange to pay your fees yourself. You can normally arrange to pay in instalments, usually each term.

Until your tuition fees are covered, you may remain temporarily enrolled. Your enrolment status will normally change to fully enrolled once you have set up a fee payment arrangement or your Tuition Fee Loan has been awarded.

If Student Finance England later awards you a Tuition Fee Loan, any tuition fees you have already paid can be refunded.

12. Do I need a fee payment arrangement to become fully enrolled?

Contact the Student Money Team about your CPR request before making arrangements. Depending on the strength of your evidence, an adviser may be able to ask for your enrolment status to be changed to fully enrolled while your CPR request is being considered, without you first setting up a fee payment arrangement.

13. Is there any other funding available for tuition fees?

There is normally no alternative source of funding that will cover a full undergraduate tuition fee in the same way as a Tuition Fee Loan.

Some charities, trusts and other organisations offer grants, scholarships or bursaries. These are unlikely to cover your full tuition fee, but they may provide some financial help. You can find out more on the NTU website.

Please turn over for a template letter

14. Template letter

Student Finance England
PO Box 210
Darlington
DL1 9HJ

Dear Sir/Madam

Re: [full name]   CRN: [Customer Reference Number]

[your address line 1]
[your address line 2]
[your address line 3]
[your postcode]

Date: [date]

I am asking Student Finance England to consider compelling personal reasons (CPR) for the [academic year] academic year as my previous study is affecting my entitlement.

My study history

I started [course name] at [university] in [academic year].

Briefly list each year of higher education study, including any years you repeated, took a break or withdrew:

- [academic year]: [course, university and outcome]
- [academic year]: [course, university and outcome]
- [academic year]: [course, university and outcome]

I am asking you to disregard the [academic year] academic year because compelling personal reasons affected my ability to study.

What happened

During [academic year], I experienced [briefly explain your circumstances].

This affected my studies because [explain how it affected your attendance, assessments, ability to study or ability to complete work].

The greatest impact was during [month, term or date range].

Evidence

I have included:

- [evidence and who it is from]
- [evidence and who it is from]
- [evidence and who it is from]

I would be grateful if you could consider this evidence and disregard the [academic year] academic year when calculating my student finance entitlement.

Yours faithfully

[your name]

15. Useful contacts and further help

NTU Student Money Team
studentmoneyteam@ntu.ac.uk
0115 848 2494

NTU Student Funding Team
FINstudentfinancesystems@ntu.ac.uk
0115 848 8707

NTU Finance & Income Team
www.ntu.ac.uk/m/online-payment/contacting-the-finance-office
0115 848 6500

Student Finance England
www.gov.uk/student-finance
0300 100 0607

16. Student Money Team on Student Hub

www.ntu.ac.uk/money

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