

Leave of Absence Policy

A leave of absence (LOA) is a temporary interruption in a students' program of study. The leave of absence cannot exceed 180 days in any 12 months. Any student considering requesting a LOA that received financial aid, should consult with the Financial Aid Administrator to determine how their financial aid will be affected. You will also need to inform the University's visa compliance office.

This policy is in compliance with federal regulations, [34 CFR 668.22 \(d\)](#), the following criteria outlines the requirements to process an approved LOA:

- The student must request the leave of absence in writing to Financial Aid Administrator for approval. The email stating the reasons for the request should be send to usfinancialaid@londonmet.ac.uk
- It is important to note that LOA cannot be granted for academic reasons (for example: to keep a student from failing).
- There must be reasonable expectation that the student will return from LOA.
- A student returning from a LOA must resume course at the same point in the academic program that they began the LOA.
- Upon return from LOA, London Metropolitan University (LMU) may not assess the student any additional institutional charges. Therefore, the student is not eligible for any additional federal student aid (Title IV funds).
- If a student is a Title IV recipient, the financial aid administrator must explain the requirements and regulations of they financial aid status (grace period, repayment, etc.) prior to granting the LOA. The information that will be provided will include the financial consequences if the student fails to return from LOA.

A student granted a LOA is not to be considered withdrawn and no return of Title IV calculation is required.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 ceased attendance from the institution and a Title IV return of funds calculation is required if the student received federal aid.

LOA Impact on Financial Aid

- LMU will neither credit a student's account nor deliver loan proceeds to the student borrower while the student is on an approved leave of absence.
- A student who is approved for a leave of absence after receiving financial aid for the term may be required to return a portion of the aid previously received.
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- Federal educational loan regulations state that when a student borrower ceases to be enrolled at least half-time for 180 days (6 months) in any 12-month period, the borrower will be considered as withdrawn from the university for loan repayment purposes.
- The financial aid administrator is required to calculate the amount of financial aid the student earned and the amount of financial aid that must be returned. These calculations are based on the time the student was enrolled.
- The percentage of the semester the student completed is the percentage of aid the student can keep. The percentage of the semester the student did not complete is the percentage of aid that must be returned.
- Once a student completes more than 60% of the semester, the student has earned 100% of the aid they received for that semester.
- Student borrowers are given a six month grace period on most types of federal loans starting at the date enrollment ceases.
- Lenders will treat the borrowers' loans as if the borrower were still enrolled in school full-time.
- Once a grace period is used on a specific loan, it will not be given again.
- At the end of this six month grace period, the student will be required to enter repayment on their federal educational loans until they return to school; however, deferment or forbearance options are available if the student makes a request to their lender.
- If the LOA exceed 180 days or more will be treated as withdrawn.

[Read information about Withdrawal and Refund Policy](#)