# **Late transfer onto a placement year course**

This information is for students who would like to know the impact on their SFE student loan application if they are:

1. undertaking a placement year in 2025/26, but transferring onto the (IND) or (INT) course variant after August 2025,
2. **or** undertaking an inverted placement year in 2025/26 but transferring onto the (IND) (inverted) or (INT) (inverted) course variant after January 2026.

In order to ‘transfer’ course, you need to complete a Change of Programme form with your school, and they need to update your university record with details of the new course. Depending on when in the year they update this, it can:

1. conflict with when in the loan cycle the university is required to confirm Registration and Attendance with SFE [students transferring late onto an (IND)/(INT) course]
2. impact how you apply for your loan [students transferring late onto an (inverted) course].

## **Undertaking a placement year in 2025/26, but transferring onto the (IND) or (INT) course variant after August 2025:**

If you are intending to do a placement year (work or study) in 2025/26, you should complete your loan application on the basis that you will be doing the placement year. See the information on our [Study Abroad webpages](https://students.leeds.ac.uk/funding-grants-study-abroad/doc/apply-student-loan-study-abroad-year) for guidance on how to apply for the loan.

This means that SFE will assess you as being on a placement year and will send you a *Letter of Entitlement* for 2025/26 with the maintenance loan appropriate to the type of placement you are undertaking (work or study) and the reduced tuition fee loan.

In August 2025, you will be required to complete online *Registration* with the University, and the University will be required to confirm with SFE the details of the course you are registered on or will be registering on.

**If your school has not processed your Change of Programme form by this time, your university record will show that you are not on a placement year and that you are liable for the full fee**.

Therefore, when you complete online Registration with the University, you will be registered on the 3-year course with a full fee and not the 4-year course with a reduced fee.

The University will confirm this information with SFE, and SFE will then reassess you on the basis that you are not on a placement year. They will send you a revised Letter of Entitlement for the maintenance loan appropriate to a year studying at Leeds and the full tuition fee loan.

When your Change of Programme form is processed and your university record is updated to show you are on a placement year, the university will update SFE with this information. They will then reassess you and apply the maintenance loan appropriate to the type of placement you are undertaking (work or study) and the reduced tuition fee loan.

**You, therefore, need to be aware that you could receive 3 different Letters of Entitlement from SFE,** with different levels of maintenance loan and tuition fee loan: 1st – for the new course when you first apply for your loan; 2nd – after August, when the University confirms your course information (for the old course); 3rd – after your Change of Programme form is processed and the University confirms your new course information.

You should also be aware that **if SFE releases the 1st instalment of your maintenance loan before the university has updated them with your new course information, this payment will be for an incorrect amount** as it will be based on you doing a study at Leeds year and not a placement year.

If you have been underpaid, SFE will process a payment for the shortfall, and you should receive this within a few weeks.

If you have been overpaid, SFE will deduct the overpayment from your next instalment/s. You are advised not to repay any overpayment to SFE and to, instead, budget for the reduction in your next instalment/s. If you make a repayment to SFE, they will treat this as a voluntary repayment of the overall debt, rather than as a repayment of the overpayment, and they will still deduct the overpayment amount from your next instalment/s, even if you have paid this back to them.

**If the 1st instalment of your tuition fee has been released to the University and this is for the full fee, SFE will claw back the overpayment from the University** and your account with SFE will be adjusted to show just the reduced fee amount. Interest will only be charged on the reduced fee and not the full fee.

You do not need to be concerned about completing online Registration with the University and this being for the old course and full fee. This will be updated when the Change of Programme form is processed, and you will not be charged the full fee.

You do not need to take any action other than applying for your loan (on the basis that you will be doing the placement year), ensuring that you have completed the Change of Programme form with your school, and completing online Registration with the University.

## **Undertaking an inverted placement year in 2025/26, but transferring onto the (IND) (inverted) or (INT) (inverted) course variant after January 2026:**

If you are currently in year 3 of a 3-year course, and you are intending to transfer onto an inverted placement year course, but your school has not yet processed your Change of Programme form, you might find that you can’t submit an online application and you will need to complete a [paper application (PR1)](https://www.gov.uk/government/publications/student-finance-application-forms-and-notes-for-continuing-2025-to-2026-full-time-students).

This is because your SFE account will show that you are in the final year of your course in 23/24, so SFE will not be expecting you to apply for funding in 25/26.

If you do submit a paper application, once SFE process this they will create an online account for you for 25/26, which you’ll then be able to manage online.

You may also find that SFE reassess your maintenance loan for 24/25. You will have been assessed by SFE as being in your final year in 24/25, but your final year will now be 25/26. Final year funding is lower than other years, so you may be entitled to a higher level of funding for 24/25 once it is determined by SFE that this was not your final year. See our [Study Abroad webpages](https://students.leeds.ac.uk/funding-grants-study-abroad/doc/apply-student-loan-study-abroad-year) for guidance on how to apply for the loan.

If you have questions about the student loan, please [email the Funding team: placement-funding@leeds.ac.uk](mailto:placement-funding@leeds.ac.uk).