

A guide to financial support for part-time students in higher education

in 2008/09



invest in your future



Financial support for part-time students

Contents

Section 1	Introduction	Page 4
	<ul style="list-style-type: none">• Where to apply• Changes to part-time support in 2008/09	
Section 2	What financial help is available for 2008/09?	Page 7
	<ul style="list-style-type: none">• Fee grant• Course grant• Students with a disability• Extra help available from your college	
Section 3	How you are assessed and paid	Page 11
	<ul style="list-style-type: none">• Will I qualify for a part-time grant? (Flow chart)• Eligibility• Assessing how much help you can get	
Section 4	When and how to apply	Page 17
Section 5	What other help is available?	Page 19
	<ul style="list-style-type: none">• Help for students continuing on part time courses of study in 2008/2009.• Help for continuing students on part time courses of study of 30-59 credits• Help for students on postgraduate courses	
Section 6	What happens if I have taken out a student loan in the past?	Page 21
Section 7	Can I still claim benefits?	Page 22
Section 8	What do I do if I am an EU student?	Page 23
Section 9	What to do if you are not satisfied	Page 24
Section 10	Useful contacts	Page 26
Appendices		Page 28

1 Introduction

This guide sets out the financial help the Welsh Assembly Government has put in place for part-time students who normally live in Wales (whether they are studying in Wales, England, Scotland or Northern Ireland). It applies to the 2008/09 academic year only.

This guide is for guidance only and does not cover all circumstances. Part-time students should speak to their college or their local authority's student finance office for more information. PLEASE NOTE: The figures quoted in this guide may be subject to change.

The information in this guide about the Financial Contingency Fund applies only to colleges in Wales. Colleges in England, Scotland and Northern Ireland are not covered by the scheme, but may be able to offer similar help.

In this guide, your 'college' means the institution where you are taking or thinking of taking a course of higher education. This can be a college or a university.

1 Introduction

Where to apply

UK nationals

There are different arrangements depending on where you normally live. If you normally live in Wales, the 'Student Finance Wales' arrangements will apply, regardless of your nationality or where in the UK you are planning to study.

If you normally live in Wales, the local authority whose area you normally live in will consider your application, even if you study outside that area. Contact details for LAs can be found in the phone book or at the website link below. You can also contact the Student Finance Wales Contact Centre on 0845 602 8845. They are open from 8am to 8pm Monday to Friday and between 9am and 1pm on Saturdays. Alternatively, you can use the online services at www.studentfinancewales.co.uk.

If you want to study with the Open University they deal with their own students' applications for the fee grant, the course grant and Disabled Students' Allowances. If you need any information on financial support from the Open University, E-mail their Financial Support team at: general-enquiries@open.ac.uk or phone them on 01908 653411.

If you normally live in England, the local authority (LA) in whose area you normally live will usually consider your application, even if you study outside that area.

But, if you live in any of the LAs listed below, you will need to contact the SLC's Customer Support Office on 0845 6077577 to make your initial application for support. Your LA will not be involved in the application process for this year and you will need to contact the SLC if you have any questions.

- London Borough of Brent
- Darlington Borough Council
- London Borough of Hackney
- Hartlepool Borough Council
- North Yorkshire County Council
- Redcar and Cleveland Borough Council
- South Tyneside Council
- Southend-on-Sea Borough Council
- London Borough of Southwark
- Stockton-on-Tees Borough Council
- York City Council

Your entitlement to support will not be affected by this change.

If you normally live in Scotland, you should contact the Student Awards Agency for Scotland for information about arrangements in Scotland. Their address is:

The Student Awards Agency for Scotland
Gyleview House
3 Redheughs Rigg
South Gyle
Edinburgh
EH12 9HH.

Phone: 0845 111 1711

E-mail: saas.geu@scotland.gsi.gov.uk

Website: www.saas.gov.uk

If you normally live in Northern Ireland, you should contact the Education and Library Board in whose area you normally live.

Contact details for the Education and Library Boards are given on the website at www.studentfinancenir.co.uk.

Other EU nationals

If you are an EU national (that is, a citizen of a member state of the European Union), or the husband, wife, civil partner or child of an EU national and you are studying part-time at college in Wales, information about the financial support arrangements is contained in section 8 starting on page 23. For more information contact:

The EU Customer Services Team
PO Box 89
Darlington
County Durham
DL1 9AZ.

Phone: 0141 243 3570 (10am to 4pm)

Website: www.direct.gov.uk

E-mail: EU_Team@slc.co.uk

This guide is not meant for students who will get an NHS bursary for their course. If you will receive an NHS bursary, or if you plan to apply for one, you should contact your college for details of the support that is available to part-time students under the NHS Bursary Scheme.

If you are a full-time student, or you are on a part-time initial teacher training course, read the booklet 'A guide to financial support for higher education students in 2008/2009'. (For a copy please call 0800 731 9133, quoting reference SFW/FSHE/V8.)

Part-time initial teacher training students can apply for a student loan, and possibly other support, available to full-time students.

There are separate arrangements with regards to course fees for **initial teacher training students** on **flexible** PGCE courses with the Open University in Wales. Please contact the Open University in Wales on 029 20471170 for further details.

1 Introduction

Changes to part-time support in 2008/2009

Fee Grant

Part-time undergraduate students studying at least 50% of an equivalent full-time course (your college will be able to tell you if your course qualifies) are entitled to receive a Fee Grant, depending on your household income. Your LA will work out how much support you can get.

In 2008/09 there will be three different rates of fee grant depending on how intensive your course is. These are as follows:

- A student studying a course at a rate equivalent to 50% - 59% of the full-time course could receive a fee grant up to £620 a year for 2008/09.
- A student studying a course at a rate equivalent to 60% - 74% of the full-time course could receive a fee grant of up to £745 a year for 2008/2009.
- A student studying a course at a rate equivalent to 75% or more of the full-time course could receive a fee grant of up to £930 for 2008/09.

It should be noted however, that for part-time students who normally live in Wales and who study in England, Scotland or Northern Ireland the fee grants given to these students will be similar to the amounts which a part-time student who lives and studies in England, Scotland or Northern Ireland receives. There are more details about this in section 2.

Course Grant

Part-time students can also apply for assistance with course related costs worth up to £1,050 a year on top of the fee grant.

2 What financial help is available for 2008/2009?

This section tells you about the different types of help available to part-time students.

What help is available?

For most eligible students, the following types of help are available

- A fee grant of up to £930.
- A course grant of up to £1,050.

To be eligible for a fee grant and a course grant, your course must be no less than 50% of an equivalent full-time course (that is it must not last longer than twice as long as the full-time course). You will not be eligible for a fee grant or a course grant if you already have a degree. How much help you get will depend on your income. You can apply for both the course grant and the fee grant using one form. There is no age limit for either grant.

You can apply for support for up to eight years. This is because some full-time degrees can take four years to complete, so the equivalent part-time course may take eight years to complete.

More information on eligibility and how you are assessed is in section 3 starting on page 11.

Important information

You may also be able to get help from your college through the Financial Contingency Funds - see 'Extra help available from your college' on page 10.

Students with a disability might be able to get Disabled Students' Allowances - see the 'Disabled Students Allowances' section on page 9.

Students with children or adult dependants - may be able to claim additional support. Please contact your local authority or the Student Finance Wales Contact Centre.

Fee Grant

Who's eligible?	Part-time students taking a higher education course and studying a course that is at least 50% of the equivalent full-time course. Students who already have a degree cannot usually apply for this help. There is no age limit. (See also note 1 below)
How much?	Up to £930 depending on how intensive your course is. How much you get will depend on your income. If the intensity of your course is 50% to 59% of the equivalent full-time course the maximum fee grant you will receive is £620, or the cost of the fees charged by your college If the intensity of your course is 60% to 74% of the equivalent full-time course the maximum fee grant you will receive is £745 or the cost of the fees charged by your college If the intensity of your course is 75% or more of the equivalent full-time course the maximum fee grant you will receive is £930 or the cost of the fees charged by your college
How is it paid?	Direct to your college.
Does it have to be paid back?	No.

Note 1

You may be able to get financial help if you are studying a course that lasts at least one academic year and is 50% or more of an equivalent full-time course (for example, a course where you are taking at least 60 points or credits in an academic year). You may qualify for the following if your course lasts for no longer than twice the time it would take to complete the equivalent full-time course.

2 What financial help is available for 2008/2009?

Course Grant

Who's eligible?	Part-time students taking a higher education course and studying a course that is at least 50% of the equivalent full-time course. Students who already have a degree cannot usually apply for this help. There is no age limit.
How much?	Up to £1,050 towards books, travel expenses and other course costs. How much you get will depend on your income.
How is it paid?	Direct to your bank account in one lump sum.
Does it have to be paid back?	No.

Summary of the support available

How intensive your course is	Maximum fee grant	Maximum course grant	Total maximum support
50% to 59% of the equivalent full-time course	£620	£1,050	£1,670
60% to 74% of the equivalent full-time course	£745	£1,050	£1,795
75% or more of the equivalent full-time course	£930	£1,050	£1,980

2 What financial help is available for 2008/2009?

How the 'intensity' of your course is worked out

How much fee grant you get depends on the intensity of your course (that is, the rate at which you study).

The rate at which you study your course is worked out by dividing the number of academic years it normally takes to complete the equivalent full-time course by the number of years you will be studying the course part-time. This figure is then multiplied by 100 to give the intensity of the course as a percentage.

If you study at a rate equal to 75% of the equivalent full-time course, you could qualify for a higher fee grant than a student studying at a rate equal to 50% of the equivalent full-time course.

Examples

If you will take five years to complete a course that would take three years to complete if studied full-time, you would be considered to be studying at an intensity rate of 60% ($3/5 \times 100 = 60\%$).

If you will take four years to complete a course that would take three years to complete if studied full-time, you would be considered to be studying at a rate of 75% ($3/4 \times 100 = 75\%$).

You can vary the intensity of your course. If you contact your local authority before you start your course and tell them about your intended pattern of study, they will be able to tell you the level of support available to you.

Students with a disability

If you have a disability or specific learning difficulty and are studying at a rate equal to at least 50% of the equivalent full-time course, you may be able to get Disabled Students' Allowances (DSAs).

DSAs can help pay the extra costs you have (in relation to studying for a course of higher education) as a direct result of your disability or specific learning difficulty. For example, the allowances can help pay for the cost of major items of specialist equipment, a non-medical personal helper, travel and other course-related costs. DSAs do not depend on your income and you do not have to pay them back.

There is no age limit on applying for DSAs. However, to apply for DSAs you will need to fill in a separate form from the one which you use to apply for the fee grant and course grant.

There is more information in our booklet 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education'. You can get copies of that guide from your local authority or by calling our free order line on 0800 731 9133.

You can also download the guide from our website (www.studentfinancewales.co.uk). You can get a copy of the guide in Braille or on audio tape, free of charge, by calling our order line.

2 What financial help is available for 2008/2009?

Extra help available from your college

This section gives information about extra help which colleges may be able to provide. The extra help is called discretionary funding. It is explained below and is only available from colleges in Wales. However colleges in England, Scotland and Northern Ireland may have their own schemes to provide extra help.

Financial Contingency Funds

This is available through your college and provides help if you are on a low income and need extra

financial help to allow you to enter or stay in higher education. The fund:

- may meet particular costs which are not already being met from other grants;
- can provide emergency payments for unexpected costs; and
- may help if you are considering giving up your course because of financial difficulties.

Who's eligible?	Part-time students who are studying a course that is at least 50% of an equivalent full-time course (or 25% of an equivalent full-time course if you have a disability which prevents you from studying at a higher rate). Your college will give you advice on whether you are eligible.
How much?	Your college will decide whether you can get this help and, if so, how much you can receive. This will depend on your own circumstances.
How do I apply?	You should apply to your college's student services department. Your college will tell you what information you need to provide and how they will assess your application.
How is it paid?	Payments are usually given as grants which do not have to be repaid, although sometimes they can be given as short-term loans. Your college will also decide whether to pay you in a lump sum or in instalments. Students should normally be paid by the institution within 15 days of their application being accepted.

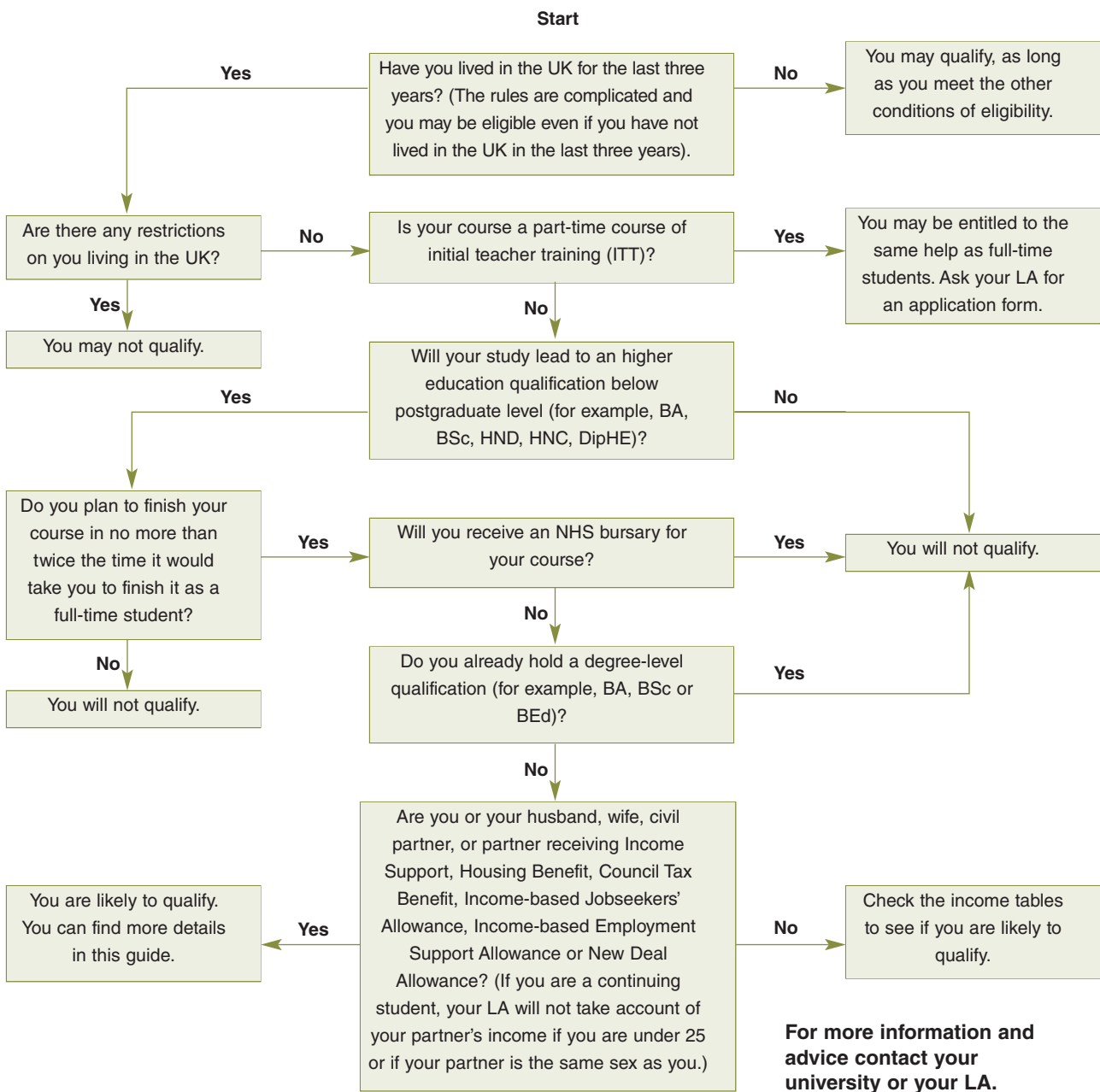
Funding for the Financial Contingency Fund is provided by the Welsh Assembly Government.

3 How you are assessed and paid

Summary

Your local authority or the Open University will use the information you supply to decide whether you can get financial help, and, if so, how much. This section explains how they will use the information you supply to make these decisions, and how you will receive any payments due to you. The flow chart below is a summary of this process.

Will I qualify for a part-time grant?



3 How you are assessed and paid

Eligibility for financial support

Whether you are eligible for financial support depends on:

- where you live (the 'residence requirements');
- the type of course you are studying (the 'course requirements'); and
- your personal eligibility.

Basic residence requirements

Normally, you must meet three requirements relating to where you live and immigration status on the first day of the first academic year of your course (see note 2 below). On that date you must:

- have been 'ordinarily resident' (see note 3 below) in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before this date (other than mainly for the purpose of receiving full-time education);
- be 'ordinarily resident' in Wales; and
- have 'settled status' - which means you must be settled in the UK within the meaning of the Immigration Act of 1971.

Note 2

Academic years start as follows

- 1 September for a course starting in the autumn term
- 1 January for a course starting in the winter term
- 1 April for a course starting in the spring term
- 1 July for a course starting in the summer term

Note 3

"Ordinarily resident" means where you normally live, and is defined as 'habitual and normal residence from choice and for a settled purpose, apart from temporary or occasional absences'. This refers to where you permanently live, through choice, except for occasional stays elsewhere, such as holidays.

If, within the last three years you have lived outside the United Kingdom, the Channel Islands or the Isle of Man because you or your family were temporarily employed abroad, you may be treated as if you have been ordinarily resident. You can find more details in our guide 'Student support for those living or working overseas', which is available from our website at www.studentfinancewales.co.uk

If you are living here mainly to receive full-time education, and you would normally have lived elsewhere, you will not usually be treated as having been ordinarily resident in the UK. For exceptions to this rule, please see our website at www.studentfinancewales.co.uk. If you were away from this country during all or part of the last three years because you or your wife, husband, civil partner or parent were serving abroad as a member of the regular armed forces (the army, navy or air force), you or your wife, husband, civil partner (see note 4 below) or parent will be treated as having been temporarily employed overseas during that period. This will not prevent you from being eligible for support towards your fees or your living costs.

Note 4

A civil partner is someone you have entered into a formal arrangement (known as a "civil partnership") with so you have the same legal status as a married couple.

3 How you are assessed and paid

If you do not meet the basic residence requirements and your course is eligible, you may still be able to apply for a part time fee grant. This may apply in the following circumstances.

- If you or your husband, wife, civil partner or parent are recognised by the British Government as a refugee.
- If you or your husband, wife, civil partner or parent have been granted 'humanitarian protection' have 'discretionary leave' or 'exceptional leave' to enter or stay in the UK by the Home Office as a result of a failed asylum application, you must meet the residence requirement of being ordinarily resident in the UK, the Channel Islands or the Isle of Man for the three years before the start of your course. However you do not have to have settled status.
- If you or your husband, wife, civil partner or parent are a UK national and you do not meet the basic residence requirements but have been living in the EEA or Switzerland, please check the website at www.studentfinancewales.co.uk to see if you may be eligible for support.
- If you or your husband, wife, civil partner or parent are an EEA or Swiss national and do not meet the residence requirements, please check the website at studentfinancewales.co.uk to see if you can get support.

The residence requirements are complicated. Even if you do not meet the requirements explained above, you may still be able to get support. Full details of the eligibility requirements are given on our website at www.studentfinancewales.co.uk

If you are an asylum seeker in the UK, you will not normally be eligible for support unless you have been granted 'settled status' by the Home Office and been ordinarily resident in the UK, the Channel Islands or the Isle of Man for the three years before the start of your course.

Your local authority will decide whether you meet the residence requirement to qualify for a part time fee grant and course grant.

If you are a European Union national or the husband, wife, civil partner or child of an EU national you may get help towards for your tuition fees on a similar basis to UK students. You will be able to get an application form from the EU Customer Services Team at:

EU Customer Services Team
PO Box 89
Darlington
Co Durham
DL1 9AZ.

Phone: 0141 243 3570
(10am to 4pm, Monday to Friday)

Website: www.direct.gov.uk
E-mail: EU_Team@slc.co.uk

You should send the completed form direct to the above address.

As an EU student you will not be able to get a course grant.

3 How you are assessed and paid

Course requirements

Your course must be a higher education course at a publicly funded UK college, or a specifically designated course at a privately funded college. The course must lead to a Certificate or Diploma of Higher Education, a HNC, a HND or a degree (for example, a BSc or BA). Courses which are designed to prepare students for higher education, commonly known as 'access courses', are not eligible for support.

You must be a part-time student studying at a rate equal to 50% or more of an equivalent full-time course. (So you must be able to complete your course in no more than twice the time it would take to complete the equivalent full-time course.) Some colleges have a points or credits system for their courses. A course of 60 points or credits in any academic year is usually equivalent to 50% of a full-time course.

Your course must last for at least one year.

You can apply for support for up to eight years. This is because some full-time degrees can take four years to complete, and so the equivalent part-time course may take eight years to complete.

Personal rules

- You can be a new student or be continuing your studies.
- You can be any age.

Financial rules

- If you are receiving certain benefits you can qualify for a full fee grant and course grant. (Please see page 22 for a list of these benefits.) Otherwise the amount of support you can receive will depend on your income.
- DSAs do not depend upon your income.

You are not entitled to either the fee grant or the course grant:

- if you already have a degree;
- if you are on a part-time initial teacher training (ITT) course (please see page 27); or
- for more than one part-time course at a time.

Assessing how much help you can get

The amount of help you receive for fee costs will be based on your own gross income (income before deductions), but may also take account, where appropriate, of the income of your husband, wife, civil partner, and in some cases a partner of the same or opposite sex (referred to in this section as 'your partner').

You will be able to get the full fee grant and course grant if you get one or more of the following benefits.

- Income Support
- Housing Benefit
- Council Tax Benefit
- Income-based Jobseeker's Allowance
- Income based Employment Support Allowance
- New Deal Allowance

When you apply, your local authority will tell you what evidence you will need to provide to support your application.

For 2008/2009, the Welsh Assembly Government has set the income level for getting the maximum support at £16,109. For example, if you are a single student (a student without a partner or dependants) and your income is below £16,110, you will be entitled to the full grants.

Your local authority will assess your own income and, where appropriate, your partner's income. The table on page 15 sets out the circumstances where your local authority will take account of your partner's income. Where appropriate, the income level for getting the maximum grants is raised as follows.

- By £2,000 if you live with a partner (see the table on page 15).
- By £2,000 for your eldest dependent child.
- By £1,000 for each of your other dependent children.

3 How you are assessed and paid

If you want to apply for DSAs, you will need to get a separate application form from your local authority. DSAs do not depend on your income.

Whether your partner's income is taken into account depends on:

- your age; and
- whether you started your course before or after 1 September 2005

If you entered the higher education system on or after 1 September 2005, your local authority will take account of your income and your partner's

income. This will obviously include students who are starting their course in 2008/2009.

If you started your course before September 2005, your local authority takes account of your income and your husband's, wife's or civil partner's income. If you are aged 25 or over, the income of anyone of the opposite sex who you live with as if you were married is taken into account.

The table below sets out when a partner's income will be taken into account during 2008/2009 (that is, when you are treated as a couple).

	Income taken into account			
	Married partner	Civil partner	Unmarried partner of the opposite sex	Partner (other than a civil partner) of the same sex
Students who started their course on or after 1 September 2005				
New student aged under 25	Yes	Yes	Yes	Yes
New student aged 25 or over	Yes	Yes	Yes	Yes
Students who started their course before 1 September 2005				
Student aged under 25	Yes	Yes	No	No
Student aged 25 or over	Yes	Yes	Yes	No

So, the income limit for the full fee grants is shown below.

Status	No children	One child	Two children	Three children
Single	£16,109	£18,109	£19,109	£20,109
Couple	£18,109	£20,109	£21,109	£22,109

3 How you are assessed and paid

The income level is higher for larger families.

If you are a single student studying at a rate equal to 50% to 59% of an equivalent full-time course, and your income is exactly £16,110, your support will be reduced by £50, so the most you can receive is £ 1,620 (a £570 fee grant, and a £1,050 course grant).

If your income is above £16,110, the amount of your grant will decrease depending upon the intensity of the course.

- i.e. 50 to 59% - £1 for each complete £15.74
- 60 to 74% - £1 for each complete £12.69
- 75% or more - £1 for each complete £9.86

If you are eligible for support, the minimum amount you can receive (or a college can be paid for your fees) is £50.

There are maximum income limits, above which you cannot get any financial support. These maximum income limits are £26,915 plus £2,000 for any partner whose income is taken into account where applicable, £2,000 for the first of you or your partner's dependent children, and £1,000 for any further dependent children.

	Maximum income limit (before tax)
All single students	No children - £26,915 One child - £28,915 Two children - £29,915
Students who started their course on or after 1 September 2005 and who are married, have a civil partner, or are living with a partner(of either sex) (In this case your partner's income is taken into account.)	No children - £28,915(joint income) One child - £30,915 (joint income) Two children - £31,915 (joint income)
Students who started their course before 1 September 2005 and are: <ul style="list-style-type: none"> • married or have a civil partner; or • 25 or over and living with a partner of the opposite sex. (In these cases, your partner's income is taken into account.)	No children - £28,915 (joint income) One child - £30,915 (joint income) Two children - £31,915 (joint income)
Students who started their course before 1 September 2005 and are: <ul style="list-style-type: none"> • living with a partner of the same sex; or • under 25 and living with a partner of the opposite sex. (In these cases, your partner's income is not taken into account.)	No children - £26,915 One child - £28,915 Two children - £29,915

See appendix 1 for examples of the financial support students with different personal circumstances would be entitled to, and appendix 2 for examples of how entitlement is worked out.

4 When and how to apply

This section tells you how and when you can get an application form, what you need to do to confirm that you are on your course, and where you should send your form when it has been filled in.

Step 1 - get an application form and fill it in

You can apply for the course grant and the fee grant by filling in form PTG1.

You can get a copy of form PTG1 by calling our student finance helpline on 0800 731 9133. Copies of PTG1 will be available from June 2008.

If you want to apply for Disabled Students Allowances (DSAs), you will need to fill in a Disabled Students Allowance application form (DSA1) as well as a PTG1 application form. Ask your local authority to send you the DSA application form for part-time undergraduate students. Or you can get a copy from our website (www.studentfinancewales.co.uk), or by phoning the Student Finance Wales Contact Centre on 0845 602 8845. They are open from 8am to 8pm Monday to Friday and between 9am and 1pm on Saturdays.

If you are an EU student, you will need to fill in form EUPTG1. You can get a copy of this form by calling the EU Customer Services Team on 0141 243 3570 or from their website (www.direct.gov.uk). Copies of form EUPTG1 will be available from August 2008.

If you are a migrant worker from the European Economic Area or Switzerland, you should fill in form PTG1 and return this to your local authority.

If you are a part-time student who will study in either England, Scotland or Northern Ireland, you will receive support for fees and the course grant. The fee grant will be similar to the support given by those administrations to students who live and study within England, Scotland or Northern Ireland. Your local authority can give you more details on the level of support available in this situation. You should apply for support on the PTG1 form.

If you are a part-time distance learning student, you will be funded according to where you will be taking your course. This means that if you live in Wales and are taking a distance learning course provided by an English, Scottish or Northern Irish college, you will be eligible to apply for the Student Finance Wales package of support. You should apply for support using form PTG1.

Once you have a form, fill in all the parts that apply to you and go to step 2 below.

Step 2 – confirmation from your college

Once you have filled in your application form, take it to your college so that they can confirm:

- that you are a student of that college;
- the intensity of your course; and
- the fees they charge for your course.

If you are a new student, your college will fill in their part of the form once you have completed the first two weeks of the course.

If you are a continuing student, your college will fill in their part of the form once you have enrolled to study for the 2008/2009 academic year.

Once your college has filled in their part, they will return the form to you.

4 When and how to apply

Step 3 – send the form back

Once you have the form back from your college, you should send it to your local authority.

You should make sure that your local authority receives your application within six months of the first day of the academic year of your course (for many students this will be by 1 March 2009).

Step 4 – your local authority will let you know whether you are entitled to financial help

Your local authority will write to you to let you know whether you are entitled to receive help with your tuition fees or your course costs. If you are entitled to receive financial help, your local authority will tell the Student Loans Company to pay this. The Student Loans Company will pay any fee grant direct to your college, and will pay any course grant into your bank account.

Students studying with the Open University

The Open University deals with its own students' applications for the fee grant, the course grant and DSAs.

The Open University has its own application form which you should fill in instead of form PTG1. If you want to study with the Open University and you need any information on financial support, contact their Financial Support team either by e-mail at general-enquiries@open.ac.uk or by phone on 01908 653411.

You must always tell your local authority, or the Open University, about any change in your circumstances (for example, if you decide to change your course, or if you decide not to finish your course).

5 What other help is available?

Help for students continuing on part time courses of study in 2008/2009.

The Assembly Learning Grant (HE) continues to be available for part-time students who are already in receipt of this grant and remain eligible until such time as they complete their particular programme of study. To continue to qualify for an ALG (HE) this year, you or your family's household income must be £17,250 or less a year. Contact your local authority for details.

Help for students on part time courses of study of 30-59 credits.

The Assembly Learning Grant (HE) is also available to students continuing on part-time courses of 30-59 credits in the academic year 2008/09

Note: this support is not available to new students entering in the 2008/09 academic year.

This grant provides extra money for continuing students from low-income families when undertaking part time higher education. You can receive this ALG (HE) in addition to other forms of support.

To qualify for this type of support, you must be continuing on an undergraduate degree course of study equivalent to 30-59 credits, normally live in Wales and be studying in a publicly funding HE institution or with a sponsored organisation or third party provider.

Each application will be income assessed. To qualify, you or your family's or household income must be £17,250 or less a year. Household income for an individual is calculated by taking gross income (before tax and National Insurance contributions) and after deducting certain allowances.

The ALG is paid direct from your LA to you in three instalments in an academic year. The table below shows how much money you may receive from a part time ALG (HE) for new students depending on the level of household income that applies to you. The award will not alter your entitlement to benefits or the way in which HM Revenue and Customs assesses you for tax purposes.

Household Income		
0 - £5,745	£5,746 - £11,490	£11,491 - £17,250
£750	£450	£300

Help for students on postgraduate courses.

The student support system does not provide the same support for students on postgraduate courses as those on undergraduate courses, except for initial teacher training. Studentships and research grants for postgraduate courses are available from the research councils and some other charities, but there are no subsidised loans for postgraduates.

Disabled Students' Allowances (DSAs) are available to full-time and part-time postgraduate students who are taking a recognised postgraduate course. However, if you are receiving a bursary or an award from a research council, the NHS or the Care Council for Wales, or if your

college provides support that is equivalent to DSAs, you cannot get a postgraduate DSA from your local authority. You should contact the provider of the bursary or award for advice on any extra support you may be entitled to because of your disability.

Students on PGCE courses will continue to be eligible for the DSAs as awarded to undergraduate students and, as a result, will not be eligible for a postgraduate DSA.

Postgraduate students can also apply for help from the Financial Contingency Funds. You should apply to your college student services department. Your college will tell you what information you need to provide and how they will assess your application.

5 What other help is available?

All the research councils consider funding individual postgraduates. You need to contact the relevant research council to find out more. You will have to compete for funding from research councils, and getting a place on a postgraduate programme does not mean you are automatically entitled to an award.

There are eight research councils, as shown listed below:

- Arts and Humanities Research Council (AHRC)
– www.ahrc.ac.uk
- Biotechnology and Biological Sciences Research Council (BBSRC) – www.bbsrc.ac.uk
- Council for the Central laboratory of the Research Councils (CCLRC) – www.cclrc.ac.uk
- Engineering and Physical Sciences Research Council (EPSRC) – www.epsrc.ac.uk
- Economic and Social Research Council (ESRC)
– www.esrc.ac.uk
- Medical Research Council (MRC)
– www.mrc.ac.uk
- Natural Environment Research Council (NERC)
– www.nerc.ac.uk
- Particle Physics and Astronomy Research Council (PPARC) – www.pparc.ac.uk

Educational trusts and charities

Educational trusts and charities also make individual awards to students. You can find standard lists of these in most public libraries.

6 What happens if I have taken out a student loan in the past?

Loans for part-time study are no longer available. They were replaced in the 2004/2005 academic year by the fee grant and the course grant.

If you are a part-time student and you took out a loan earlier in your course, you will not have to start repaying your loan until the April after you have finished or left your course. The amount you have to repay will be linked to your income. You will be expected to repay 9% of any income over £15,000 each year, or the monthly (£1,250) or weekly (£288) equivalent.

The Student Loans Company will work with HM Revenue & Customs (previously called the Inland Revenue) to collect your repayments. Your employer will take the repayments, which will be shown on your payslip. If you are self-employed, the repayments will be collected through the tax self-assessment process.

The table below shows the monthly repayments you would need to pay if you were earning different amounts, and what percentage of your total income these repayments would be.

Income each year	Repayments	
	Monthly repayment	Repayment as a percentage of your income
£14,000	0	0%
£16,000	£7	0.6%
£18,000	£22	1.5%
£20,000	£37	2.3%

How much will I have to pay back?

Part of the interest on the amount you owe will be paid by the Government, so you only pay interest at a rate linked to inflation. This means the value of the amount you pay back will be broadly the same, in real terms, as the value of the amount you borrowed. This will apply as long as the loan lasts and will include any time when you are studying or are not repaying the loan, as well as when you are repaying the loan. Details of any changes to the interest charged will be shown on the Student Loans Company's website.

How long it will take you to repay your loan will depend on your income after you leave college and the total amount you have borrowed. You will

normally continue to repay the loan until you have paid off the full amount. However, if you have kept up your repayments, any loan you still owe will be cancelled:

- when you reach the age of 65;
- if you become permanently disabled and unfit for work; or
- if you die.

You can find more details on repaying your loan in the guide 'Student Loans: A Guide to Terms and Conditions' which is available from your local authority. This guide is also available on our website (www.studentfinancewales.co.uk).

7 Can I still claim benefits?

Please remember that the information given here is general. If you think you may be eligible for any of the following benefits, please contact your local Jobcentre Plus office, Housing Benefit department or student advisory service.

As a part-time student, you can still claim means-tested benefits if you are unemployed. Means-tested benefits (such as Jobseeker's Allowance, Housing Benefit and Council Tax Benefit) are those which are assessed on your income, savings and investments. However, to be able to claim Jobseeker's Allowance, you must be available for and actively looking for work.

If you are claiming Jobseeker's Allowance, you must be willing to go to an interview, even if this means taking time off from your course. You should also be able to rearrange your study hours to fit around a job, or be prepared to give up your course if you cannot do this.

If you are a single parent, or you have a disability or illness that means you have not been able to work for at least 28 weeks, and you have a low income, you may be able to claim Income Support instead of Jobseeker's Allowance as you do not have to be available for work to claim Income Support.

Income Support and income-based Jobseeker's Allowance are only available to people over 18. You should be able to get more information about these benefits from your local Jobcentre Plus office.

You do not have to be actively looking for work to claim Housing Benefit or Council Tax Benefit.

How does the Jobcentre Plus or local Housing Benefit department work out what I am entitled to?

When they are working out your benefits, the Jobcentre Plus or Housing Benefit department will ignore any fee grant you receive, and they will not treat the fee grant as income when assessing any means-tested benefit. They will not count the course grant as income. Also, any payments you receive from the Financial Contingency Funds will not be counted as income as long as they are not meant to help with day-to-day living costs.

From August 2008, you will be able to get advice on the amount of benefits you will receive for the 2008/2009 academic year. You can receive this advice either from your college advice service, your local Department for Work and Pensions office, or your local citizens advice bureau.

Your local Jobcentre Plus or Housing Benefit department will be able to give you more advice from July 2008.

8 What do I do if I am an EU student?

If you are a European Union (EU) national, or the husband, wife, civil partner or child of an EU national you may get similar support for your tuition fees as a UK student. You should contact:

The EU Customer Services Team
PO Box 89
Darlington
County Durham
DL1 9AZ.

Phone: 0141 243 3570 (10am to 4pm)

Website: www.direct.gov.uk

E-mail: EU_Team@slc.co.uk

You will need to apply by filling in form EUPTG1. You can get a copy of this form by contacting the EU Customer Services Team direct or by downloading a copy of the form from the EU Team's website. Copies of form EUPTG1 will be available from August 2008.

9 What to do if you are not satisfied

Summary

You will have seen from this guide that you might be dealing with a number of different organisations involved in student support - your local authority, the students loans company, your college, the Welsh Assembly Government, HM Revenue & Customs, and so on. This section gives you some advice on what to do if you are not satisfied and you feel that you may want to complain or appeal.

All organisations want to provide good services. But sometimes things go wrong or mistakes are made. For example, there may be an unacceptable delay or you may find that you are not dealt with politely or a decision in your case seems wrong.

Before considering what to do, you should make sure that you have done what you have to do. For example, have you provided all the information or documents that you have been asked for or done things on time?

What you should do if you want to complain

All public services should publicise their system for handling complaints. They often do this in a leaflet or as part of other publicity material. It will help you and the organisation that you are dealing with if you follow their system.

So the first thing to do is to find who to make your complaint to. This may be the person you have been dealing with or one of the managers in the organisation.

You should also find out **how** to make your complaint. In the first place it may be fine to do it by phone, when perhaps the matter can be sorted out quickly and easily. If you are still not satisfied with the way you are being treated or the problem is more complicated, it may be appropriate to put things in writing.

The organisation's system for dealing with complaints should also be clear about what happens if you stay dissatisfied with the way your

case or complaint is being handled. This usually involves you being able to take a complaint to higher positions in the organisation, perhaps the chief executive, chief officer or a director.

If you have been through the complaints system of the organisation concerned and you are still not satisfied, there may be an independent review of complaints that you can go to. The organisation's publicity material on their complaints system should describe this and explain how to get in touch with that person or organisation. If it does not, please ask them what you should do.

Some local authorities may have set up their own arrangements for providing an independent review of complaints. If so, they should include details in their publicity material.

But generally, the main ones involved in aspects of student support are as follows:

- The Public Services Ombudsman for Wales (for services provided by public bodies in Wales, for example local authorities);
- The Parliamentary Ombudsman (for services provided by central government, for example, the DfES);
- The Student Loans Company Assessor;
- The Adjudicator (for services provided by HM Revenue & Customs, who will be involved in collecting the repayments of your loan after you have finished studying - this only applies to part-time students who started their course before 2004/2005).

9 What to do if you are not satisfied

What you should do if you want to appeal

Appealing is different from making a complaint.

You may be happy with the way the organisation has dealt with you (they may have been efficient and polite and so on), but you may feel that the organisation has reached the wrong decision in your case. For example, on whether you are eligible for financial support, or how much support you are entitled to.

This means that appeals should be about:

- matters of law;
- decisions or action based on the interpretation of the law or regulations; or
- an organisation breaking their obligations; rather than failures in administration.

As with considering making a complaint, the organisation you are dealing with should be able to give you information on how to appeal. So your first step should be to make sure that you have this information. Before going any further, you should also make sure that you have told the organisation concerned that you are not happy with their decision. You should also ask them to explain how they have reached it. This may help to sort the problem out without the need to take it any further.

If you are still not satisfied, you should make sure that you know how to appeal and who to appeal to. Some of the organisations you will be dealing with have their own appeals arrangements, which you should use first. These range from appeals to chief awards officers in local education authorities to appeals to the tax commissioners, for decisions taken by HM Revenue & Customs.

But, in some circumstances, you may have to consider using the legal system (going to a county court or applying for a judicial review in the high court) if, for example, you need to take the appeal to another stage. This can also apply if it is the only route of appeal available in your particular case.

If you are thinking of doing this, you must first get independent legal advice, for example, from a solicitor, a legal advice centre, the advice centre in your college or students' union, or a citizens advice bureau.

10 Useful contacts

How to find out more

There are a range of contacts that can help you with your questions. Here is a list of contact points and other information.

- For **general** enquiries about student finance and how to apply, contact your local authority, or the Student Finance Wales Contact Centre on 0845 602 8845.
- For **detailed** questions about the support you are entitled to, contact your local authority.
- For information about extra help from the Financial Contingency Funds contact your college student services department.

List of contacts

The Student Finance Wales Contact Centre

Students in Wales can use the **Student Finance Wales Contact Centre** to access a range of information about student finance.

The Student Finance Wales Contact Centre gives advice on **general enquiries**, such as questions about:

- what financial help is available;
- the application process and timetable;
- progress in assessing your application;
- when and how your grant will be paid; and
- the on-line services at www.studentfinancewales.co.uk

You can contact the Student Finance Wales Contact Centre on 0845 602 8845 8am to 8pm Monday to Friday and between 9am and 1pm on Saturday.

You can also use the on-line services at www.studentfinancewales.co.uk

Local authorities

Students living in Wales can also contact their local authority. Local authorities provide advice on **detailed questions** about the support you are likely to be entitled to and the result of the assessment of your application.

You can get a list of local authority contact details from the website at www.studentfinancewales.co.uk

If you are still at school, your careers teacher can give you the address and phone number.

Student Support information line

Students living in **Wales** can ring **0800 731 9133** to order a copy of any of our guides, free of charge.

Students who normally live elsewhere in the UK and EU students should see contact information on pages 5 and 23.

For information about previous student loans, you can contact:

Student Loans Company Limited
100 Bothwell Street
Glasgow
G2 7JD.
Phone: 0800 405 010
Website: www.slc.co.uk

For information about how to become a teacher, you should contact the Training and Development Agency for Schools (previously the Teacher Training Agency or TTA). You can phone the Teaching Information Line on 0845 6000 991 or the Welsh Language Teaching Information Line on 0845 6000 992 or visit their website at <http://www.tda.gov.uk/>.

Appendix 1

The following charts give examples of the financial support to which students with different personal circumstances would be entitled.

Single student, no dependent children

Income	Entitlement
Below £16,110	<p>Full course grant of £1,050. Full fee grant (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £620. • Course equivalent to 60% to 74% of a full-time course – £745. • Course equivalent to 75% or more of a full-time course – £930.
£16,110	<p>Full course grant of £1,050. The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £570. • Course equivalent to 60% to 74% of a full-time course – £695. • Course equivalent to 75% or more of a full-time course – £880.
£16,111 to £24,294	<p>Full course grant of £1,050. Fee grant as follows (or the fees charged by the college whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £570 less £1 for every £15.74 of income (before tax) over £16,110 • Course equivalent to 60% to 74% of a full-time course – £695 less £1 for every £12.69 of income (before tax) over £16,110. • Course equivalent to 75% or more of a full-time course – £880 less £1 for every £9.86 of income (before tax) over £16,110.
£24,295	<p>Full course grant of £1,050. £50 fee grant. (This applies no matter how intensive the course is.)</p>
£24,296 to £24,924	<p>Full course grant of £1,050. No fee grant.</p>
£24,925 to £26,914	<p>Course grant of £1,050 less £1 for every £2 of income (before tax) over £24,925 (This applies no matter how intensive the course is.)</p>
£26,915	<p>£50 course grant.</p>
£26,916 and over	<p>No support.</p>

Single student, two dependent children

Income	Entitlement
Below £19,110	<p>Full course grant of £1,050. Full fee grant (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £620. • Course equivalent to 60% to 74% of a full-time course - £745. • Course equivalent to 75% or more of a full-time course - £930.
£19,110	<p>Full course grant of £1,050. The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £570. • Course equivalent to 60% to 74% of a full-time course - £695. • Course equivalent to 75% or more of a full-time course - £880.
£19,111 to £27,294	<p>Full course grant of £1,050. Fee grant as follows (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £570 less £1 for every £15.74 of income (before tax) over £19,110. • Course equivalent to 60% to 74% of a full-time course - £695 less £1 for every £12.69 of income (before tax) over £19,110. • Course equivalent to 75% or more of a full-time course - £880 less £1 for every £9.86 of income (before tax) over £19,110.
£27,295	<p>Full course grant of £1,050. £50 minimum fee grant. (This applies no matter how intensive the course is.)</p>
£27,296 to £27,924	<p>Full course grant of £1,050. No fee grant.</p>
£27,925 to £29,914	<p>Course grant of £1,050 less £1 for every £2 of income (before tax) over £27,925 (This applies no matter how intensive the course is.)</p>
£29,915	<p>£50 course grant.</p>
£29,916 and over	<p>No support.</p>

Married student, no dependent children

Income	Entitlement
Below £18,110	<p>Full course grant of £1,050. Full fee grant (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £620. • Course equivalent to 60% to 74% of a full-time course - £745. • Course equivalent to 75% or more of a full-time course - £930.
£18,110	<p>Full course grant of £1,050. The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £570. • Course equivalent to 60% to 74% of a full-time course – £695. • Course equivalent to 75% or more of a full-time course – £880.
£18,111 to £26,294	<p>Full course grant of £1,050.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £570 less £1 for every £15.74 of income (before tax) over £18,110. • Course equivalent to 60% to 74% of a full-time course – £695 less £1 for every £12.69 of income (before tax) over £18,110. • Course equivalent to 75% or more of a full-time course – £880 less £1 for every £9.86 of income (before tax) over £18,110.
£26,295	<p>Full course grant of £1,050. £50 minimum fee grant. (This applies no matter how intensive the course is).</p>
£26,296 to £26,924	<p>Full course grant of £1,050. No fee grant.</p>
£26,925 to £28,914	<p>Course grant of £1,050 less £1 for every £2 of income (before tax) over £26,925. (This applies no matter how intensive the course is.)</p>
£28,915	<p>£50 course grant.</p>
£28,916 and over	<p>No support.</p>

Married student, two dependent children

Income	Entitlement
Below £21,110	<p>Full course grant of £1,050. Full fee grant (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £620. • Course equivalent to 60% to 74% of a full-time course – £745. • Course equivalent to 75% or more of a full-time course – £930.
£21,110	<p>Full course grant of £1,050. The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £570. • Course equivalent to 60% to 74% of a full-time course – £695. • Course equivalent to 75% or more of a full-time course – £880.
£21,111 to £29,294	<p>Full course grant of £1,050. Fee grant as follows (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £570 less £1 for every £15.74 of income (before tax) over £21,110. • Course equivalent to 60% to 74% of a full-time course – £695 less £1 for every £12.69 of income (before tax) over £21,110. • Course equivalent to 75% or more of a full-time course – £880 less £1 for every £9.86 of income (before tax) over £21,110.
£29,295	<p>Full course grant of £1,050. £50 minimum fee grant. (This applies no matter how intensive the course is.)</p>
£29,296 to £30,924	<p>Full course grant of £1,050. No fee grant.</p>
£30,925 to £31,914	<p>Course grant of £1,050 less £1 for every £2 of income (before tax) over £30,925. (This applies no matter how intensive the course is.)</p>
£31,915	<p>£50 course grant.</p>
£31,916 and over	<p>No support.</p>

Appendix 2

Here are some examples of how income is assessed.

James is married and is earning £14,000 a year. His wife is not working and has no income. He is studying his course at a rate equivalent to 50% of a full-time course and the fee charged is £500.

As James is married, the income level for getting full support is £18,110. As his income is less than this and his wife has no income, he will be entitled to full support of £500 (the fees charged by his college) and £1,050 (the course grant).

Amita is married with four children. She has no personal income, and her partner's income is £19,500 a year. The tuition fees for her course are £650. She is studying her course at a rate equivalent to 60% of a full-time course.

As Amita is married, her partner's income will be taken into account. The income level for getting full support is £23,110 (taking account of the allowances of £2,000 for her partner, £2,000 for their eldest child, and £1,000 each for their other three children). Amita's family income is less than this, so she is entitled to full support, which for her course is a fee grant of £650 (the fees charged by her college) and a course grant of £1,050.

Siobhan is a single person and is earning £25,000. The tuition fees for her chosen course are £750. She is studying her course at a rate equivalent to more than 75% of a full-time course.

As Siobhan is single, the income level for getting full support is £16,110. Her income is more than this, but she is eligible for some support. She will receive a course grant of £1,013, but no fee grant.

Simon has a civil partner. Simon earns £15,000 and his partner earns £13,000. He is studying his course at a rate equivalent to 60% of a full-time course.

As Simon has a civil partner, his income will be jointly assessed with that of his partner. The income for getting full support is £18,110. As their joint income is £28,000, and Simon is studying a course at a rate equivalent to 60% of a full-time course, he will not get a fee grant but can get a course grant of £513.

Pauline is a student who started her course in 2004. She is 24 years old and lives with a partner of the opposite sex. Her income is £17,500 and she is studying her course at a rate equivalent to 50% of a full-time course. Her tuition fees are £600.

As Pauline is a continuing student in 2007/2008 and is under 25, the income of her partner will not be taken into account. The amount of support she is entitled to is a fee grant of £482 and the course grant of £1,050.

You can get a copy of this guide by calling our information line on 0800 731 9133, quoting reference SFW/FSPT/V8.

There is a free text phone service available on 0800 328 8988.

You can also get copies of this guide in Braille, on audio tape and in large print by calling the Freephone information line.

© Crown copyright May 2008

Published by the Welsh Assembly Government.

You may copy extracts from this guide for non-commercial or educational purposes as long as you mention the source.

ISBN: 978 0 7504 4687 7