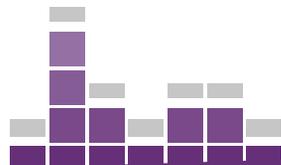


sound advice on

# STUDENT FINANCE



## Student finance — continuing full-time students 2017/18

[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)



cyllid myfyrwyr cymru  
student finance wales



# cyllid myfyrwyr cymru student finance wales

## What is Student Finance Wales?

**Student Finance Wales is a service provided by the Student Loans Company. We provide financial support on behalf of the Welsh Government to students from Wales entering higher education in the UK.**

Depending on your circumstances, your course and where you study, you may be able to get a range of financial help and support. And most students won't have to pay any tuition fees up front!

You could get grants and bursaries (which you don't have to pay back) and loans (which you do). There's also extra help for those with special circumstances, for example, if you have children or adult dependants or disability, including a long-term health condition, mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia.

For more useful tools and guidance or to apply, visit **[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

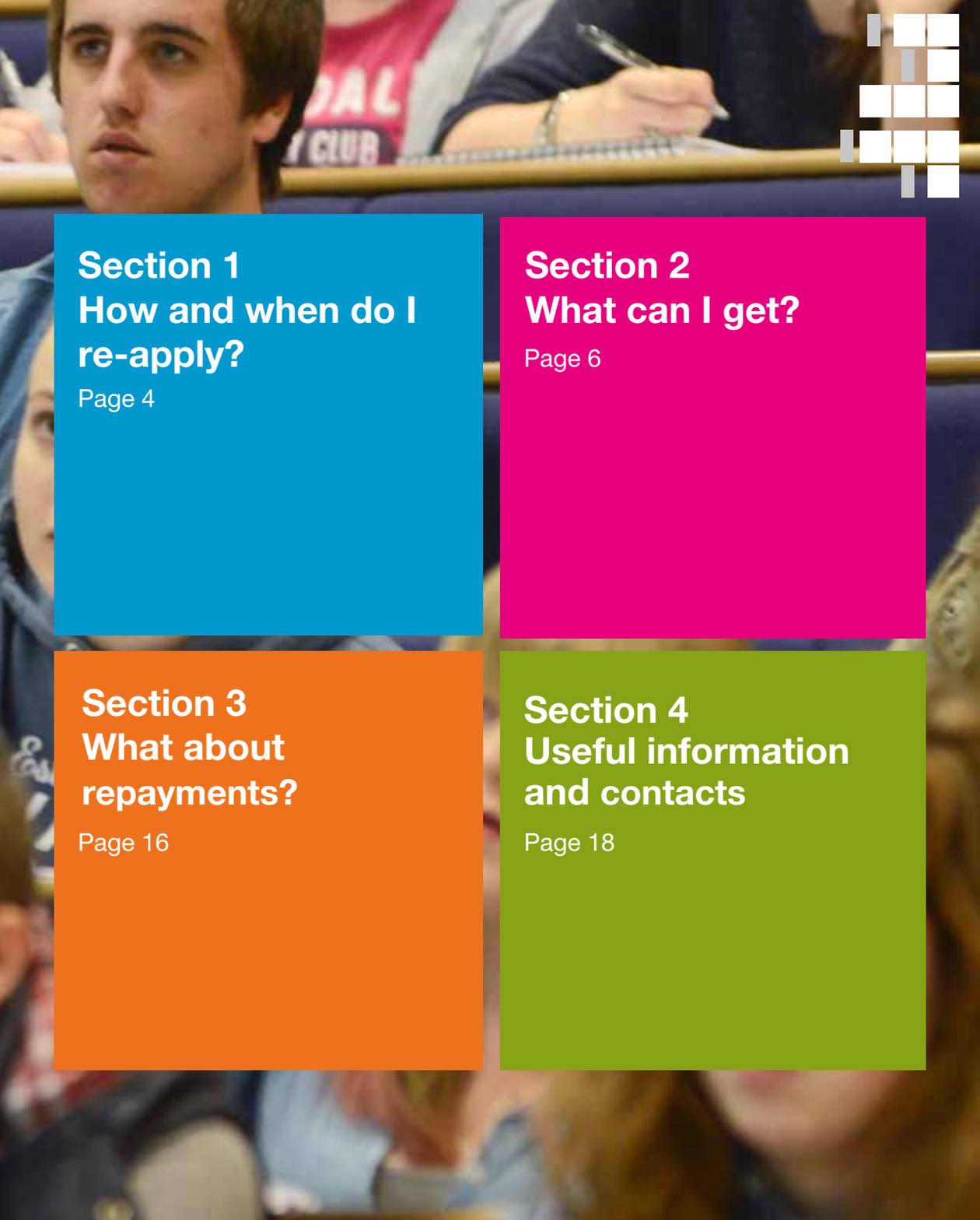
You will also find regular updates on Facebook, Twitter and YouTube:

 [facebook.com/SFWales](https://facebook.com/SFWales)

 [twitter.com/SF\\_Wales](https://twitter.com/SF_Wales)

 [youtube.com/SFWFILM](https://youtube.com/SFWFILM)





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## HOW AND WHEN DO I RE-APPLY?

You should re-apply for your student finance as soon as the application service opens to make sure you have your money when you return to your course.

Go online and re-apply for your student finance at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk). Once we've processed your application we'll send you your Student Finance Entitlement letter and declaration form.

If you're a continuing student applying for student finance for the first time, you can do this online at **[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)** as soon as the application service opens. Before you start your online application, make sure you have the following to hand:

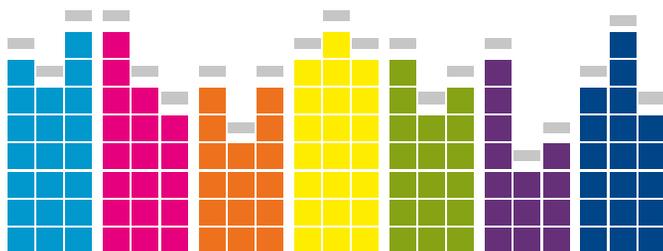
- your passport
- details of your university and course
- your bank details
- your National Insurance number

If you're applying for finance that depends on your household income, your parents or partner will have to supply their contact details, National Insurance number and information about their household income.

Remember to register at your university or college. We can't pay you until you do!

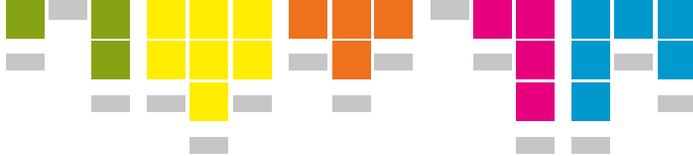
When you get your declaration form you must sign and return it to us as soon as possible.

If you don't, we won't be able to pay you.



There's a lot of help available to you during your studies. While at university or college you'll have two main costs – tuition fees and living costs. The main types of student finance are Tuition Fee Loans and Maintenance Loans (which have to be paid back) and grants and bursaries (which don't).

The following pages show what you might be able to get and what it's for.



## Tuition Fee Loan

What's it for?	It helps pay the tuition fees charged by your university or college.
How much can I get?	Up to £4,296
Do I have to pay it back?	<p>Yes. If you started your course on or after 1 September 2012, you don't start repaying your loan until you've left your course and your income is over £404 a week, £1,750 a month or £21,000 a year.</p> <p>If you started your course before 1 September 2012, you don't start repaying your loan until you've left your course and your income is over £336 a week, £1,457 a month or £17,495 a year.</p>
Anything else?	<p>Tuition fees can vary between different universities and colleges, and between different courses at the same university or college. Check with your university or college to confirm the tuition fee you'll be charged before you apply.</p> <p>If your course is privately funded and in the UK but running individual courses that get public funding from the Welsh Government, you could get a loan of up to £6,165 per year to help with tuition fees. Some courses at private universities and colleges may cost more than this, but it will be up to you to pay any difference between the course tuition costs and the amount of Tuition Fee Loan you get.</p> <p>We pay your Tuition Fee Loan directly to your university or college on your behalf. Whether you finish, leave or suspend your course, you'll have to repay any tuition fees we've paid to your university or college.</p>

## Fee Grant

What's it for?	It helps pay your tuition fees. The Fee Grant covers the difference between the maximum Tuition Fee Loan available and the tuition fee charged by your university or college.
How much can I get?	Up to £4,954
Do I have to pay it back?	No.
Anything else?	The Fee Grant is only available if you started your course on or after 1 September 2012.  We pay your Fee Grant directly to your university or college on your behalf. You can't get a Fee Grant if you study at a private university or college.

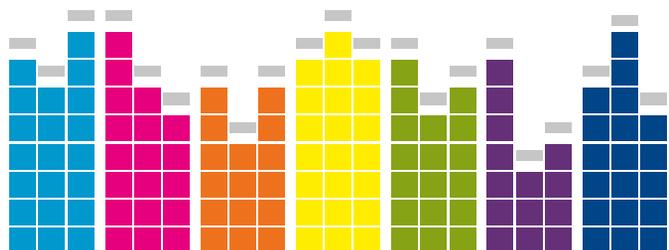
## When your Tuition Fee Loan and Fee Grant are paid:

When payment is made to your university or college	How much of your Tuition Fee Loan and Fee Grant is paid to your university or college
At the start of term 1	25% of the tuition fee
At the start of term 2	25% of the tuition fee
At the start of term 3	50% of the tuition fee



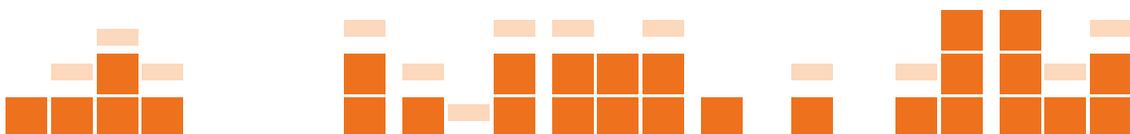
## Maintenance Loan

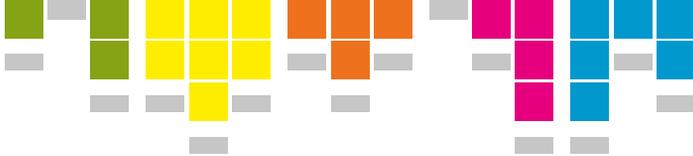
What's it for?	It helps with living costs such as food, books, rent and other expenses while you're studying.								
How much can I get?	<p>The amount you can get depends on your household income and where you're studying.</p> <table border="1"> <tr> <td>Living with parents</td> <td>Up to £5,358</td> </tr> <tr> <td>Studying in London and not living with parents</td> <td>Up to £9,697</td> </tr> <tr> <td>Studying elsewhere and not living with parents</td> <td>Up to £6,922</td> </tr> <tr> <td>Living and studying abroad for at least one term</td> <td>Up to £8,253</td> </tr> </table>	Living with parents	Up to £5,358	Studying in London and not living with parents	Up to £9,697	Studying elsewhere and not living with parents	Up to £6,922	Living and studying abroad for at least one term	Up to £8,253
Living with parents	Up to £5,358								
Studying in London and not living with parents	Up to £9,697								
Studying elsewhere and not living with parents	Up to £6,922								
Living and studying abroad for at least one term	Up to £8,253								
Do I have to pay it back?	<p>Yes. If you started your course on or after 1 September 2012, you don't start repaying your loan until you've left university or college and your income is over £404 a week, £1,750 a month or £21,000 a year.</p> <p>If you started your course before 1 September 2012, you don't start repaying until you've left university or college and your income is over £336 a week, £1,457 a month or £17,495 a year.</p>								
Anything else?	We pay your Maintenance Loan straight into your bank account, usually in three instalments, one at the start of each term. You must be aged under 60 at the start of your course to get a Maintenance Loan. We'll reduce the amount of Maintenance Loan you can get by 50p for every £1 of Welsh Government Learning Grant you get, up to a maximum reduction of £2,580.								



## Welsh Government Learning Grant

What's it for?	It helps with living costs such as food, books, rent and other expenses while you're studying.								
How much can I get?	<p>You could get up to £5,161 depending on your household income and when you started your course. The table below gives a rough guide to what you can get.</p> <table border="1"> <thead> <tr> <th>Household income</th> <th>How much?</th> </tr> </thead> <tbody> <tr> <td>£18,370 or less</td> <td>Full grant of £5,161</td> </tr> <tr> <td>Between £18,370 and £50,020</td> <td>Partial grant</td> </tr> <tr> <td>More than £50,020</td> <td>No grant</td> </tr> </tbody> </table> <p>If you started your course in 2011/12 you could get up to £5,780.</p>	Household income	How much?	£18,370 or less	Full grant of £5,161	Between £18,370 and £50,020	Partial grant	More than £50,020	No grant
Household income	How much?								
£18,370 or less	Full grant of £5,161								
Between £18,370 and £50,020	Partial grant								
More than £50,020	No grant								
Do I have to pay it back?	No, unless you leave your course early.								
Anything else?	<p>We usually pay your Welsh Government Learning Grant in three instalments - one at the start of each term, along with any Maintenance Loan. If you get a Welsh Government Learning Grant, we'll reduce the amount of Maintenance Loan you can get.</p> <p>You can find out more about how your household income affects your entitlement at <a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a></p>								





## Special Support Grant

The Special Support Grant replaces the Welsh Government Learning Grant for some students in certain circumstances.

### What's it for?

It helps with extra course-related costs such as books, equipment, travel or childcare.

You may get a Special Support Grant if:

- you're a single parent or single foster parent with a child or young person under 20 who is in full-time education below higher-education level or on an approved training course;
- you have a partner who is also a student and one or both of you are supporting a child or young person under 20 who is in full-time education below higher-education level or on an approved training course;
- you have a disability and qualify for the Disability Premium or Severe Disability Premium;
- you're deaf and qualify for Disabled Students' Allowances;
- a doctor has confirmed that you've been unable to work for a continuous period of at least 28 weeks;
- you have a disability and qualify for income-related Employment and Support Allowance;
- you're waiting to go back to a course after taking agreed time off from that course due to an illness or caring responsibility that has now ended;
- you're aged 60 or over;
- you're able to get housing benefit or the housing element of Universal Credit;
- you're able to get a Personal Independence Payment;
- you're able to get Disability Living Allowance; or
- you're able to get Armed Forces Independence Payment.

## Special Support Grant continued

How much can I get?	You could get up to £5,161 depending on your household income.
Do I have to pay it back?	No, unless you leave your course early.
Anything else?	<p>If you can get a Special Support Grant, you won't be able to get a Welsh Government Learning Grant as well. However, it won't affect the amount of Maintenance Loan you may get.</p> <p>We work out entitlement to Special Support Grant in the same way as the Welsh Government Learning Grant. Jobcentre Plus and your local authority's benefit department won't take account of Special Support Grant when working out your entitlement to state benefits.</p> <p>If you're not sure whether to apply for the Welsh Government Learning Grant or Special Support Grant, contact us for advice or talk to the student adviser at your university or college.</p>



## Extra help

What can I get?	What's it for?	Find out more
<p><b>Disabled Students' Allowances</b></p>	<p>It helps with extra costs you have as a result of a disability, including a mental-health condition or specific learning difficulty. Disabled Students' Allowances can help pay for specialist equipment, a non-medical helper, travel or other extra costs. They don't depend on your household income. How much you'll get depends on your circumstances.</p>	<p>For more information, download 'Extra help – Disabled Students' Allowances' at <a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a></p>
<p><b>Childcare Grant</b></p>	<p>It helps with childcare costs if you have dependent children who are aged under 15 at the start of your course (including dependent children who are born after the start of the academic year) or 17 if they have special educational needs in registered or approved childcare.</p> <p>You can get 85% of childcare costs, up to a maximum of £161.50 a week for one child or £274.55 a week for two or more children.</p>	<p>For more information, download the guide 'Extra help – Dependants' Grants' at <a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a></p>
<p><b>Parents' Learning Allowance</b></p>	<p>It helps with course-related costs if you have dependent children. You can get up to £1,557 a year, depending on your household income.</p>	<p>For more information, download the guide 'Extra help – Dependants' Grants' at <a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a></p>
<p><b>Adult Dependants' Grant</b></p>	<p>It helps with costs if an adult depends on you financially. You can get up to £2,732 a year, depending on your household income.</p>	<p>For more information, download the guide 'Extra help – Dependants' Grants' at <a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a></p>

What can I get?	What's it for?	Find out more
<b>Travel Grant</b>	It helps with travel costs if you're attending a clinical placement in the UK or studying abroad as part of your course. It covers reasonable costs spent on travel expenses during the academic year. You have to pay the first £303 of your travel costs, but depending on your household income you can claim back anything you spend over this amount.	For more information on the Travel Grant, see our website <a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a>
<b>Bursaries and scholarships</b>	You might be able to get a bursary or scholarship from your university or college.	Check the university or college website for details.





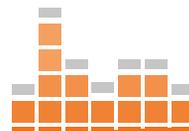
## CHANGES TO YOUR CIRCUMSTANCES

At any point during the academic year you can:

- log into your student finance account and make changes to your personal details;
- advise us of any other change in your circumstances; or
- contact us to adjust the amount of Maintenance Loan or Tuition Fee Loan you wish to receive.

If the fee you're being charged changes before you start your course you should tell us about this directly. However, if it changes after your course starts, you need to ask your university or college to tell us about it instead. Likewise, if you intend to change your course, repeat a year, leave higher education or suspend your studies after your course has started, you need to ask your university or college to tell us.

## WHAT ABOUT REPAYMENTS?



If you started your course on or after 1 September 2012, you don't start repaying your loan until you've left your course and your income is over £404 a week, £1,750 a month or £21,000 a year.

If you started your course before 1 September 2012, you don't start repaying your loan until you've left your course and your income is over £336 a week, £1,457 a month or £17,495 a year.

### IMPORTANT POINTS ABOUT REPAYMENT

- Your repayments are based on your income once you finish studying, not what you borrowed.
- It doesn't matter if you choose a course that costs £6,165 or £9,250 a year, you'll still repay the same amount each month.
- Your income includes your salary and any other sources of income you have, for example pension or rental income.
- Your employer will automatically take 9% of your income above the threshold through the UK tax system (Pay As You Earn — PAYE). If you're self employed you'll pay through self assessment.
- You are charged interest from the day your first payment is made until your loan is repaid in full or cancelled. The interest rate is based on the UK Retail Price Index\* (RPI) and will vary depending on your circumstances.
- If your income changes, either rising or falling, your repayment amounts will change to reflect this. If you stop working, your repayments will stop until you start working again and your income is over the threshold.
- You can make voluntary repayments at any time.
- If you are planning to live, work or travel overseas after you finish or leave your course you must let us know. You will still have to make payments to your loan, but the repayment threshold might be different depending on which country you are in.
- Any loan remaining 30 years after you are due to start making repayments will be cancelled.

\* The Retail Price Index (RPI) is a measure of UK inflation. It measures changes to the cost of living in the UK.



## PARTIAL CANCELLATION

If you take out a Maintenance Loan in 2017/18 you could get up to £1,500 from your student loan balance cancelled by the Welsh Government when you start repaying.

This is subject to approval by the National Assembly for Wales.

You're eligible for partial cancellation once you start repaying either voluntarily or when you've left university or college and your income is over £21,000 a year.

The amount of partial cancellation depends on the amount of Maintenance Loan borrowed when you start to repay.

The partial cancellation will be £1,500 unless you've taken out a smaller Maintenance Loan.

If you borrow less than £1,500 the partial cancellation will be the outstanding balance. You're only entitled to get partial cancellation once.



### Need help?

We have other useful resources to help you including:

- quick guides on 'Disabled Students' Allowances', 'Dependants' Grants' and 'What, how and when to repay', and
- detailed guides including 'A guide to terms and conditions'

These resources are available to download from [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

## CONTACTS

### Student Finance Wales

For more information and to apply, visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

You can also phone us on **0300 200 4050** (textphone: **0845 603 1693**) between 8am and 6pm Monday to Friday.

### National Union of Students (NUS)

You can get more information from the NUS website at [www.nus.org.uk/nus-wales](http://www.nus.org.uk/nus-wales)

### Scholarship Search UK

This provides information about other sources of funding for undergraduates.

The website is [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk)

### National Association of Student Money Advisers (NASMA)

NASMA is a charity working to help students by providing advice, information and training.

You can get more information by going to [www.nasma.org.uk](http://www.nasma.org.uk)

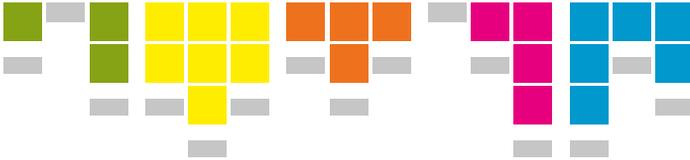


## CHECKLIST

Check off each step to be sure you have your money when you start your course.

### START

- 1** I've read through this guide and checked out the additional information and guidance online at **[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**
- 2** I know how to re-apply for student finance and that the deadline is 9 June 2017.
- 3** I've logged in to my student finance account and re-applied before the deadline.
- 4** I've signed and returned my declaration.
- 5** I've told Student Finance Wales/my university or college if my circumstances have changed since I last applied for student finance and sent evidence or further information if needed.
- 6** I've logged in to my account to check the progress of my application.
- 7** I've taken my Student Finance Entitlement letter to my university or college and registered.
- 8** My money has been paid.



You can download more copies of this guide online at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk).

You can also order forms and guides in Braille, large print or audio by emailing your details along with which form and format you require to [brailleandlargefonts@slc.co.uk](mailto:brailleandlargefonts@slc.co.uk) or you can telephone us on **0141 243 3686**.

Please note, the above email address and telephone number can only deal with requests for alternative formats of forms and guides.

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