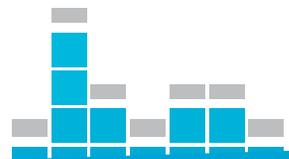


sound advice on

# STUDENT FINANCE



## Student finance — loans for part-time study 2017/18

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



cyllid myfyrwyr cymru  
student finance wales



Ariennir gan  
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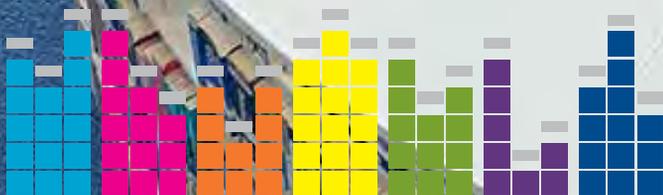
## WHO SHOULD READ THIS GUIDE?

**This guide is for new and continuing part-time students who started their course on or after 1 September 2014. This includes Open University (OU) students or students on other distance learning courses.**

This guide explains what loans and grants are available for part-time students as well as how and when to apply and repay.

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

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## 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.

You may be able to get a range of financial help and support, depending on your circumstances, your course and where you study. 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 a 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 visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

Find regular updates on Facebook, Twitter and YouTube:

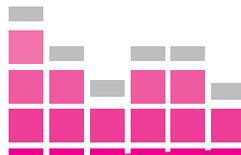
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## WHAT STUDENT FINANCE IS AVAILABLE?



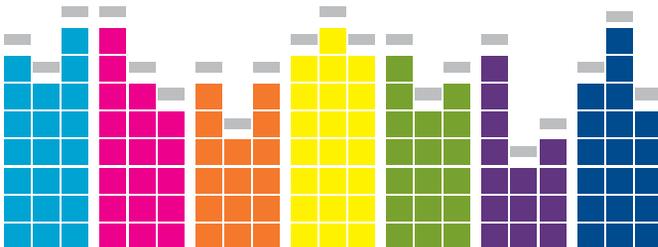
There's a lot of help available to you during your studies. While at university or college you'll have two main costs – tuition fees and living costs. You can get financial support to help you pay for both.

### Tuition Fee Loan

What's it for?	The Tuition Fee Loan helps cover the cost of the tuition fees charged by your university or college.
How much can I get?	<p>You can apply for a Tuition Fee Loan of up to £2,625 if you're studying at a publicly-funded or privately-funded university or college in Wales.</p> <p>If you're studying at a publicly-funded university or college elsewhere in the UK, you can apply for a Tuition Fee Loan of up to £6,935.</p> <p>If you're studying at a privately-funded university or college elsewhere in the UK, you can apply for a Tuition Fee Loan of up to £4,625.</p> <p>The amount you can get depends on how much your university or college charges you.</p>
How's it paid?	We pay the Tuition Fee Loan directly to your university or college.
Do I have to pay it back?	Yes, see page 13 for more details.
Anything else?	<p>You must be studying at a course intensity (see page 7) of at least 25% to get a Tuition Fee Loan.</p> <p>If the tuition fee charged by your university or college is more than the Tuition Fee Loan available, you'll need to pay the difference.</p> <p>You can apply up to nine months after the start of your course.</p>

## Course Grant

What's it for?	The Course Grant can help with the cost of books, travel and other expenses.	
How much can I get?	Up to £1,155 depending on your income.	
	Household Income	Maximum Course Grant
	£26,095 and under	£1,155
	£26,096 to £28,179	Course Grant of £1,155 less £1 for every £1.886 of income (before tax) over £26,095
	£28,180	£50
	£28,181 and over	No Course Grant
How's it paid?	The Course Grant is paid into your bank account in one lump sum.	
Do I have to pay it back?	No.	
Anything else?	You must be studying at a course intensity of at least 50% to get a Course Grant.	
	You can apply up to nine months after the start of your course.	



## What's course intensity?

Course intensity is how long it takes to complete your part-time course compared to the equivalent full-time course.

## How course intensity is worked out

To get the minimum student finance available, you must be studying at a course intensity of at least 25% in one academic year. This means you must complete your part-time course in no more than four times the time (up to

a maximum of 16 years) it would take to complete your course if you were studying full time.

To work out your course intensity, take the number of part-time units (such as credits, credit points or modules) you'll be studying in the academic year and divide it by the number of units that you'd complete in one academic year if you were studying your course full time. Multiply this number by 100 to get your course intensity as a percentage.

For example:

$$\frac{\text{Part-time units}}{\text{Full-time units}} \times 100 = \% \text{ course intensity}$$

60  
120

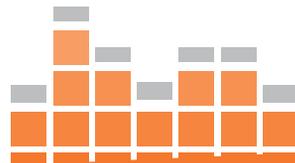
50



If you're not sure about the number of credits, credit points or modules you'll be studying in each academic year you should speak to your university or college.



## DO I QUALIFY?



### Where you live

You can only apply if:

- you're a UK national or have 'settled status' (this means you have no restrictions on how long you can stay in the UK);
- you normally live in Wales; and
- you've been living in the UK for at least three years before starting your course.

If you don't meet those conditions, you may also be eligible if:

- you're an EU national, or a relative of one;
- you're a refugee, or a relative of one;
- you're under Humanitarian Protection (as a result of a failed application for asylum);
- you're granted Discretionary Leave to remain in the UK, or a relative of someone granted Discretionary Leave to remain in the UK;
- you're an EEA/Swiss migrant worker, or a relative of one;
- you're the child of a Swiss national; or
- you're the child of a Turkish worker.

### Previous study

You can usually only get student finance for your first higher-education course. If you have already studied a higher-education course in the UK, you might not get help for a second course.

You can only have a maximum of 16 years of part-time funding. You will have to self-fund anything over this amount.

### Your age

There's no upper age limit to apply for a Tuition Fee Loan or a Course Grant.

### Your course

Your course should lead to a recognised higher-education qualification such as:

- a first degree (for example, BA, BSc or BEd)
- a Foundation Degree
- a Certificate of Higher Education
- a Diploma of Higher Education (DipHE)
- a Higher National Certificate (HNC)
- a Higher National Diploma (HND)
- a Postgraduate Certificate in Education (PGCE)
- Initial Teacher Training (ITT)

If you're not sure whether your course qualifies for student finance, check with your university or college.

## Your university or college

The university or college you plan to study at must be in the UK and either:

- publicly funded (paid for by the government)
- or
- privately funded but running individual courses that get public funding from the Welsh Government

If you're starting on a part-time Initial Teacher Training (ITT) course in 2017/18 then your course will be classed as a designated part-time course. You may therefore qualify as an eligible part-time student if:

- your ITT course started on or after 1 September 2014
- your course doesn't last longer than four times the length of an equivalent full-time course
- you're not already a qualified teacher

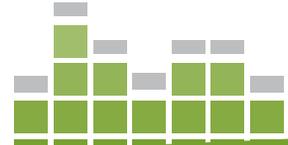
If you're not sure whether your university or college qualifies, you should check with them.

For more information on whether you qualify for student finance, go to:

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



## HOW AND WHEN DO I APPLY?



### Apply online

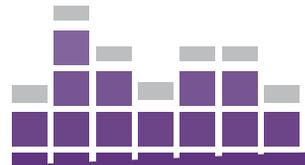
If you started your course on or after 1 September 2014, you can apply for a Tuition Fee Loan and Course Grant online as soon as the application service opens at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

### What to do

1. Apply as soon as the application service opens to make sure your student finance is ready for the start of your course.
2. We'll process your application and send you a Student Finance Entitlement letter showing you what student finance you can get.
3. Show your Student Finance Entitlement letter to your university or college if they ask to see it.
4. When you start your course, your university or college will confirm to us that you've registered. Once this confirmation is received, your Tuition Fee Loan will be paid directly to your university or college and any grants will be paid into your bank account.



## DO I NEED TO PROVIDE ANY EVIDENCE?



### Proof of identity

The first time you apply for student finance you'll need to provide proof of your identity – this helps us check if you're able to get student finance. The easiest way to do this is to give us your valid UK passport details on your application. We can then check and confirm your identity without you having to send us your passport.

If you don't have a valid UK passport, you'll need to send us your UK birth or adoption certificate along with a completed 'Birth/Adoption certificate form 2017/18'. This is available to download from [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

If you're a non-UK passport holder, you'll need to send your valid non-UK passport or Biometric Residence Permit to us at the address on the application form.

These must be original documents, not photocopies. We'll return them once we've confirmed your identity and checked you're eligible for student finance.

### Proof of household income

To apply for a Course Grant, you'll need to send in evidence of your household income (your income and your partner's income, if you have one). This is to make sure you get all the student finance you're entitled to.

You should send any evidence we ask for as soon as possible. We can't process your application until we have all the evidence we need. If your application is late, your money might be too.

You should send us photocopies of any financial information – please don't send us original documents. We won't return copies of anything sent to us as proof of your household income. Once we've finished with them, we'll destroy them securely.

Continuing students need to re-apply for funding each year. If you're applying for a Course Grant, you'll need to send us financial evidence every year.

### What if my circumstances change?

At **any point** you can send us a 'Change of Circumstances' (CO2) form to tell us of any other change in your circumstances or adjust the amount of Tuition Fee Loan you want to get.

You can download a CO2 form at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

If the tuition fee you're being charged by your university or college 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.

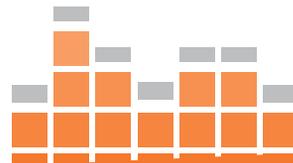
If you intend to change your course, change your course intensity, repeat a year, leave higher education or suspend your studies after your course has started, you need to ask your university or college to tell us.

## DO I NEED TO RE-APPLY EVERY YEAR?

Remember, you'll need to apply for student finance for each year of your course. However, you'll only need to provide proof of identity the first time you apply.

Fees may change each year and grant and loan amounts can also change.

## WHAT ABOUT REPAYMENTS?



The amount you repay each month depends on your income, not what you borrow. You'll be due to start repaying your Tuition Fee Loan in either the April four years after the start of your course, or the April after you finish or leave your course, whichever comes first.

Remember, you'll only start making repayments if your income is over £21,000 a year, £1,750 a month or £404 a week.

- Your repayments are based on your income once you finish studying.
- Your income includes your salary and any other sources of income you have such as a pension or rental income.
- Any loan remaining 30 years after you're due to start making repayments will be cancelled.
- Your employer will automatically take 9% of your income over the threshold through the UK tax system (Pay As You Earn – PAYE) or you'll pay through self assessment if you're self employed.
- 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. To make voluntary repayments or find out more, visit **[www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)**
- If you leave your course early, you will still have to repay your loan. In this case, the repayment process might be different.

The table below shows some examples of what you might repay each month.

Income each year before tax	Monthly salary	Approximate monthly repayment
£21,000	£1,750	£0
£24,000	£2,000	£22
£27,000	£2,250	£45
£30,000	£2,500	£67
£33,000	£2,750	£90
£36,000	£3,000	£112

If you are planning to live, work or travel outside the UK for at least three months 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.

You can find out more about repaying from overseas at **[www.slc.co.uk/repayment](http://www.slc.co.uk/repayment)**

## Interest

Interest is charged from the day we make your first payment until your loan is paid in full.

The interest rate is based on the UK Retail Price Index (RPI)\* and will vary depending on your circumstances. The interest rate is updated once a year in September, using the RPI from March of that year.

The amount of interest charged will vary, depending on your circumstances:

	Interest rate
While you're studying and until the April after leaving your course or the April four years after the start of your course (whichever comes first).	RPI plus 3%
From the April after you finish or leave your course or the April four years after the start of your course.	Interest will be based on your income: £21,000 or less – RPI £21,000 to £41,000 – RPI plus up to 3%, depending on income £41,000 and over – RPI plus 3%

To find out more about repayment, go to [www.slc.co.uk/repayment](http://www.slc.co.uk/repayment)

\*RPI is a measure of UK inflation. It measures changes to the cost of living in the UK.

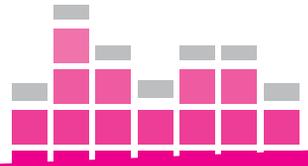


You'll be able to monitor your repayments at any time by logging on to your account at [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)

Any student loan remaining 30 years after you're due to start making repayments will be cancelled.



## WHAT EXTRA HELP IS AVAILABLE?



If you're studying part time and have children or adult dependants, or a disability, including a long-term health condition, mental-health condition or a specific learning difficulty, such as dyslexia or dyspraxia, you may be able to get extra support while at university or college.

### Disabled Students' Allowances (DSAs)

#### What's it for?

DSAs help with extra study costs you have as a result of a disability, including a long-term health condition, mental-health condition or specific learning difficulty. DSAs can help pay for specialist equipment, a non-medical helper, travel or other extra costs.

#### How much can I get?

How much you'll get depends on your individual needs. The table below shows the help available and the maximum amounts for this year.

Allowance	Maximum amount
Non-medical Helper Allowance – helps pay for support workers and other non-medical assistants needed to benefit fully from your course.	£15,885 a year
Specialist Equipment Allowance – helps pay for any essential equipment needed.	£5,332 for the whole course
General Allowance - helps pay for other course-related costs you may have as a direct result of your disability.	£1,338 a year
Travel Allowance - helps with extra travel costs you may have to pay to get to your course because of your disability.	Reasonable spending on extra travel costs.

#### Do I have to pay it back?

No, unless you leave your course early.

#### Anything else?

You have to be studying at a course intensity of at least 25% to get DSAs.

DSAs don't depend on your household income. To apply, you should download a DSA1 application form at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk), fill it in and return it to us.

## DEPENDANTS' GRANTS

### Parents' Learning Allowance (PLA)

#### What's it for?

PLA helps with course-related costs if you have dependent children.

#### What can I get?

You can get up to £1,167.75 a year. The amount you can get depends on your household income and your course intensity. Your household income is the income of your husband, wife or partner (if you have one) and any dependants.

#### Do I have to pay it back?

No, unless you're overpaid due to a change in your circumstances. So it's important to let us know if your circumstances change.

#### Anything else?

You must be studying at a course intensity of at least 50%. It's usually paid in three instalments, one at the start of each term, directly into your bank account.

If you're a continuing student applying for PLA for the first time, you'll need to send evidence of any children who depend on you financially.

### Adult Dependants' Grant (ADG)

#### What's it for?

ADG helps with course-related costs if you have an adult who depends on you financially.

#### What can I get?

You can get up to £2,049 a year. The amount you can get depends on your household income and your course intensity. Your household income is the income of your husband, wife or partner (if you have one) and any dependants.

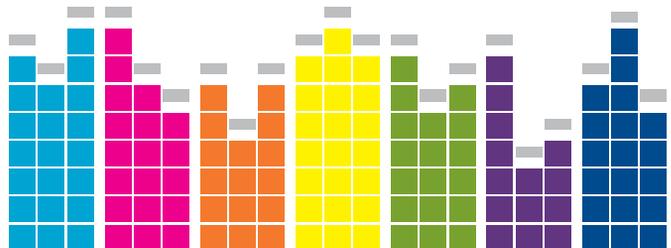
#### Do I have to pay it back?

No, unless you're overpaid due to a change in your circumstances. So it's important to let us know if your circumstances change.

#### Anything else?

You must be studying at a course intensity of 50% or more. ADG is usually paid in three instalments, one at the start of each term, directly into your bank account.

If you're a continuing student applying for ADG for the first time, you'll need to send evidence of any adults who depend on you financially.



## Childcare Grant (CCG)

### What's it for?

CCG helps with childcare costs if you have dependent children aged under 15 (or 17 if they have special educational needs) in registered or approved childcare.

### What can I get?

The amount of CCG payable will be based on 85% of actual childcare costs. You can get up to a maximum of £121.13 per week if you have one child or £205.91 per week if you have two or more children. How much you can get also depends on your course intensity.

### Do I have to pay it back?

No, unless you leave your course early or overestimate your childcare costs.

### Anything else?

You must be studying at a course intensity of 50% or more. You must apply for CCG within nine months of the start of the academic year. You can't get CCG if you or your husband, wife or partner, get the childcare element of Working Tax Credit or Universal Credit, Tax-Free Childcare from HM Revenue and Customs, or Childcare Allowance from the NHS. But you can choose to get Childcare Grant instead.

CCG is usually paid in three instalments, one at the start of each term. When you apply, the amount of CCG you get is based on estimates of how much you think your childcare will cost. We'll ask you and your childcare provider to confirm your actual costs three times during the year.



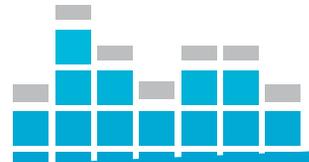
## How to apply for Dependants' Grants

If you want to apply for Dependants' Grants, you need to download a 'Grants for Dependants application form for part-time students' (PTGFD) from [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk), fill it in and return it to us. Or you can tick the box on the main application to let us know you want to apply for Dependants' Grants and we'll send you the form to fill in.

If you're applying for a Childcare Grant, you also need to complete an 'Application for help with childcare costs for part-time students' (PTCCG1) form so you can provide estimates of your childcare costs. This is available to download from [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk) or we'll send it to you.

section 9

## ARE THERE ANY OTHER SOURCES OF FUNDING AVAILABLE?



### Bursaries and scholarships

Other sources of financial help may be available from your university or college such as a bursary or scholarship.

These can depend on your household income and vary at different universities and colleges and for different courses. Universities and colleges will have details of the bursaries and scholarships they offer on their websites and may be able to offer extra help if you're in financial difficulty.

### Benefits

As a part-time student you can usually still claim benefits that depend on your household income, such as income-based Jobseeker's Allowance, Housing Benefit, Local Housing Allowance and Council Tax Reduction if you're unemployed.

Jobcentre Plus and your local authority's benefit department won't treat the Tuition Fee Loan or Disabled Students' Allowances as income when assessing any income-assessed benefit.

Please remember the information given in this guide is general. If you think you might be eligible for any of the benefits mentioned, please contact your local Jobcentre Plus office, your local authority's benefit department or your university or college's student services department.

## MORE USEFUL INFORMATION AND CONTACTS

### Student Finance Wales

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

You can also phone us on **0300 200 4050** (textphone: 0300 100 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)

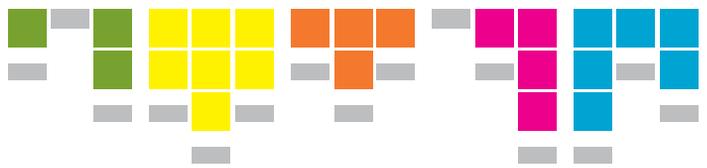
### National Association of Student Money Advisers (NASMA)

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)



# MY CHECKLIST



## START

-  1 I've applied online at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
-  2 I've completed all the sections that apply to me, signed the declaration and provided any evidence required.
-  3 Student Finance Wales has sent me a Student Finance Entitlement letter telling me how much I'll get.
-  4 I've shown my Student Finance Entitlement letter to my university or college, if required.
-  5 I've started my course and my university or college has confirmed that I've registered.
-  6 My money has been paid.

## FINISH

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

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