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student finance wales



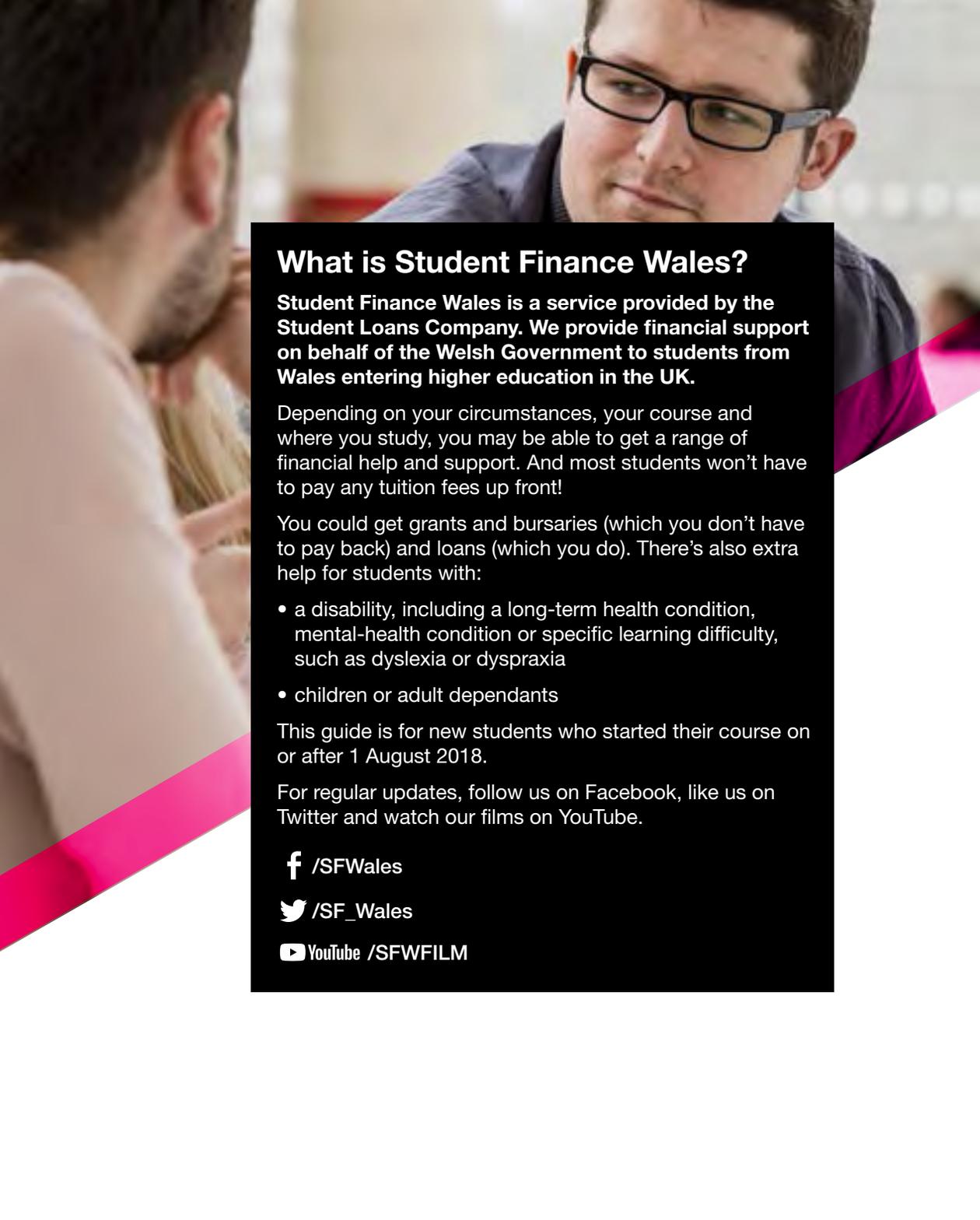
2018/19

Student finance — new full-time students

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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.

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 students with:

- a disability, including a long-term health condition, mental-health condition or specific learning difficulty, such as dyslexia or dyspraxia
- children or adult dependants

This guide is for new students who started their course on or after 1 August 2018.

For regular updates, follow us on Facebook, like us on Twitter and watch our films on YouTube.

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What can I get?

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 £9,250.

Do I have to pay it back?

Yes, but only once you've finished or left your course and your income is over the repayment threshold, which is currently £25,000 a year, £2,083 a month or £480 a week.

Anything else?

Your university or college sets your tuition fee. You should check with them how much you'll be charged for your course so you can apply for the right amount of Tuition Fee Loan.

If you're studying at a privately-funded university or college, you could get a loan of up to £6,165 towards your tuition fees. Some courses at private universities or colleges may cost more than this, but it's up to you to pay any difference.

We pay the Tuition Fee Loan directly to your university or college in three instalments during the academic year. If you leave, take a break or finish your course early, you'll have to repay any tuition fees we've paid to your university or college.

When Tuition Fee Loan payment is made to your university or college	How much of your Tuition Fee Loan 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

Welsh Government Learning Grant and Maintenance Loan

What are they for?

They help with living costs, such as food, books, rent and other costs while you're studying.

How much can I get?

You could get a Welsh Government Learning Grant, which doesn't have to be paid back, and a Maintenance Loan, which does.

The amount you can get depends on your household income and where you're living and studying, but usually you'll get a grant of at least £1,000. You'll then get a Maintenance Loan to top you up to the full amount shown in the table.

	Living with your parents		Living away from home, studying outside London		Living away from home, studying in London	
	Grant	Loan	Grant	Loan	Grant	Loan
£18,370 or less	£6,885	£765	£8,100	£900	£10,124	£1,126
£25,000	£5,930	£1,720	£6,947	£2,053	£8,643	£2,607
£30,000	£5,209	£2,441	£6,078	£2,922	£7,526	£3,724
£35,000	£4,488	£3,162	£5,208	£3,792	£6,408	£4,842
£40,000	£3,767	£3,883	£4,339	£4,661	£5,291	£5,959
£45,000	£3,047	£4,603	£3,469	£5,531	£4,174	£7,076
£50,000	£2,326	£5,324	£2,600	£6,400	£3,056	£8,194
£55,000	£1,605	£6,045	£1,730	£7,270	£1,939	£9,311
£59,200 or more	£1,000	£6,650	£1,000	£8,000	£1,000	£10,250
Total	£7,650		£9,000		£11,250	

What can I get?

Do I have to pay it back?

You **will** have to pay back any Maintenance Loan you borrow, but not until you've finished or left your course and your income is over the repayment threshold, which is currently £25,000 a year, £2,083 a month, or £480 a week.

You **won't** have to pay back any Welsh Government Learning Grant you get, unless you leave your course early or are overpaid. In this case, you might have to pay back the amount you've been overpaid earlier and before your income is over the repayment threshold.

Anything else?

We pay your Maintenance Loan and Welsh Government Learning Grant directly to you in three instalments, usually at the start of each term.

Special Support Grant

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

If you're eligible, you'll get the first £5,161 of your grant as a Special Support Grant. Anything over this will be a Welsh Government Learning Grant.

You might be able to get 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,
- your partner is also a student and one or both of you are responsible for a child, or a young person under 20 who is in full-time education below higher-education level,
- you have a disability and qualify for the Disability Premium or Severe Disability Premium
- you're deaf and qualify for Disabled Students' Allowances,
- you've been treated as incapable of work for at least 28 weeks,

- you have a disability and qualify for income-related Employment and Support Allowance,
- you're eligible for Housing Benefit,
- you're eligible for the housing element of Universal Credit,
- you're entitled to Personal Independence Payment (PIP),
- you're entitled to Armed Forces Independence Payment (AFIP),
- you're entitled to Disability Living Allowance (DLA),
- you're waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended, or
- you're aged 60 or older.

What's it for?

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

How much can I get?

Up to £5,161, depending on your household income.

Do I have to pay it back?

No, unless you leave your course early or are overpaid. In this case, you might have to pay back the amount you've been overpaid earlier and before your income is over the repayment threshold.

Anything else?

Jobcentre Plus and your local authority's benefit department won't take account of Special Support Grant when working out your entitlement for state benefits.

If you're not sure whether to apply for the Welsh Government Learning Grant or Special Support Grant, you should:

- contact us using the details on page 15, or
- speak to the student adviser at your university or college.

What can I get?

Extra help

- **Disabled Students' Allowances (DSAs)**

DSAs help with extra costs you might have as a result of your disability, including a long-term health condition, mental-health condition or specific learning difficulty, such as dyslexia or dyspraxia.

DSAs can help pay for specialist equipment, non medical helpers, travel or other extra costs. How much you can get depends on your needs, not your household income.

For more information, download 'Extra help – Disabled Students' Allowances' at www.studentfinancewales.co.uk

- **Childcare Grant (CCG)**

CCG helps with childcare costs if you have dependent children who are aged under 15 at the start of your course (or under 17 if they have special educational needs) and are in registered or approved childcare. This can include children born during the academic year.

You can get 85% of your childcare costs, up to a maximum of £161.50 a week for one child or £274.55 a week for two or more children.

- **Parents' Learning Allowance (PLA)**

PLA helps with course-related costs if you have dependent children. You can get up to £1,557 a year, depending on your household income.

- **Adult Dependants' Grants (ADG)**

ADG helps with any extra costs you might have if an adult depends on you financially.

You can get up to £2,732 a year, depending on your household income.

For more information, download the guide 'Extra help – Dependants' Grants' at www.studentfinancewales.co.uk

- **Travel Grant**

A Travel Grant helps with travel costs if you're on a clinical placement in the UK or studying abroad as part of your course.

It covers reasonable costs spent on travel during the academic year.

More information is available at www.studentfinancewales.co.uk

- **Bursaries and scholarships**

You might be able to get a bursary or scholarship from your university or college. Check their website for details.

Do I qualify?

Whether you can get student finance depends on your:

- personal circumstances,
- course, and
- university or college.

Nationality and residency

You'll be able to get student finance if all of the following apply:

- you're a UK national or have settled status (meaning there are no restrictions on how long you can stay in the UK)
- you normally live in Wales
- you've been living in the UK for at least three years before the first day of the first academic year of your course

You might still be able to get student finance if you're:

- an EU national, or a relative of one
- a refugee, or a relative of one
- under Humanitarian Protection, or a relative of someone under Humanitarian Protection
- an EEA/Swiss migrant worker, or a relative of one

- granted Discretionary Leave to remain in the UK, or a relative of someone granted Discretionary Leave to remain in the UK
- the child of a Swiss national
- the child of a Turkish worker
- a stateless person, or the family member of one

To be eligible as a stateless person you must have been living in the UK for at least three years before the first day of the first academic year of your course.

Age

To get a Welsh Government Learning Grant or a Maintenance Loan, you must be under 60 when you start your course.

There's no upper age limit to get any other grants or a Tuition Fee Loan.

Previous study

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

As a general rule, a Tuition Fee Loan is available for the full length of your course, plus one extra year if needed, for example, if:

- you change your course, or
- you leave your course but start another.

Do I qualify?

The number of years for which you can get student finance is usually calculated as:

Length of current course + one year – years of previous study

If you haven't got enough years of funding left to cover your course, you'll have to cover some of the cost yourself. You'll usually still be able to get a Maintenance Loan in any self-funded years of study.

You might be able to get an extra year of tuition fee support if you need to repeat a year due to compelling personal reasons, such as bereavement or illness.

You would need to provide evidence of this. Depending on your circumstances, this could include:

- medical evidence from your GP
- evidence from social services
- evidence from your university or college

Course

The course you plan to study must be in the UK and one of the following:

- first degree, for example a BA, BSc or BEd
- Foundation Degree

- Certificate of Higher Education
- Higher National Certificate (HNC)
- Higher National Diploma (HND)
- Diploma of Higher Education (DipHE)
- Postgraduate Certificate of Education (PGCE)
- Integrated Master's
- Initial Teacher Education (ITE)

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

University or college

The university or college must be in the UK and either:

- publicly funded (paid for by the government), or
- privately funded but running individual courses that are approved for funding by the Welsh Government.

How and when do I apply?

You don't have to wait until you've accepted a place on a course to apply for student finance. Just create your student finance account and apply using your first choice – you can change your course or university details online before the start of your course.

You should apply online at **www.studentfinancewales.co.uk** as soon as the application service opens to make sure you get your money in time for the start of your course. You can apply in English or Welsh.

If you're only applying for a Tuition Fee Loan and the basic Welsh Government Learning Grant and Maintenance Loan (the bits that don't depend on your household income), you can complete the application without your parents or partner giving any details.

If you're applying for finance that depends on your household income, we'll ask your parents or partner to give us some information about themselves and their income. They can log in and provide their information separately.

Remember, your application isn't complete and can't be assessed until we have all of the information we need.

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

You don't need to send us your passport!

Just provide your valid UK passport details when you apply and we'll be able to check your identity automatically.

You need to submit your application for student finance before 11 May 2018 to make sure you have your money ready for the start of your course.

If you apply after this date, you might not get all of your money in time, but we'll try to make an initial assessment so you have some money as close to the start of your course as possible.

How and when do I apply?

Evidence

In most cases, you can easily provide the evidence we need by filling in the details we ask for on the application.

By providing your valid UK passport details and your parents' or partner's National Insurance numbers, we can automatically check your identity and household income.

However, sometimes you or your parents or partner may have to send us evidence such as a non-UK passport, a birth certificate or a P60.

Once you've filled in your online application you'll see a list of any evidence you need to send. Remember to send this straight away. If you don't, your student finance might be delayed and you might not be paid on time.

Any identity evidence we ask for should be originals, not photocopies. Don't send any financial evidence unless we ask for it. If we do ask your parents or partner for evidence of your household income, they can send us photocopies. We'll securely destroy these once we've checked them.

Remember to include your customer reference number with anything you send us.

Changes to your circumstances

If any of your details change after you've applied for student finance, don't worry!

It's easy to update your application. 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
- contact us to adjust the amount of loans or grants 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'll have to ask your university or college to tell us about it instead.

If you intend to change your course, repeat a year, leave your course or suspend your studies, you need to let us know as soon as possible. You should also ask your university or college to tell us.

If a change to your details results in you being overpaid, you'll need to repay any money you're not entitled to. In this case, the repayment threshold won't apply and you might have to repay the amount you've been overpaid earlier.

How do I get paid?

Starting university or college

You have to register at your university or college before we can make your first payment. You'll usually do this in the first week of your course.

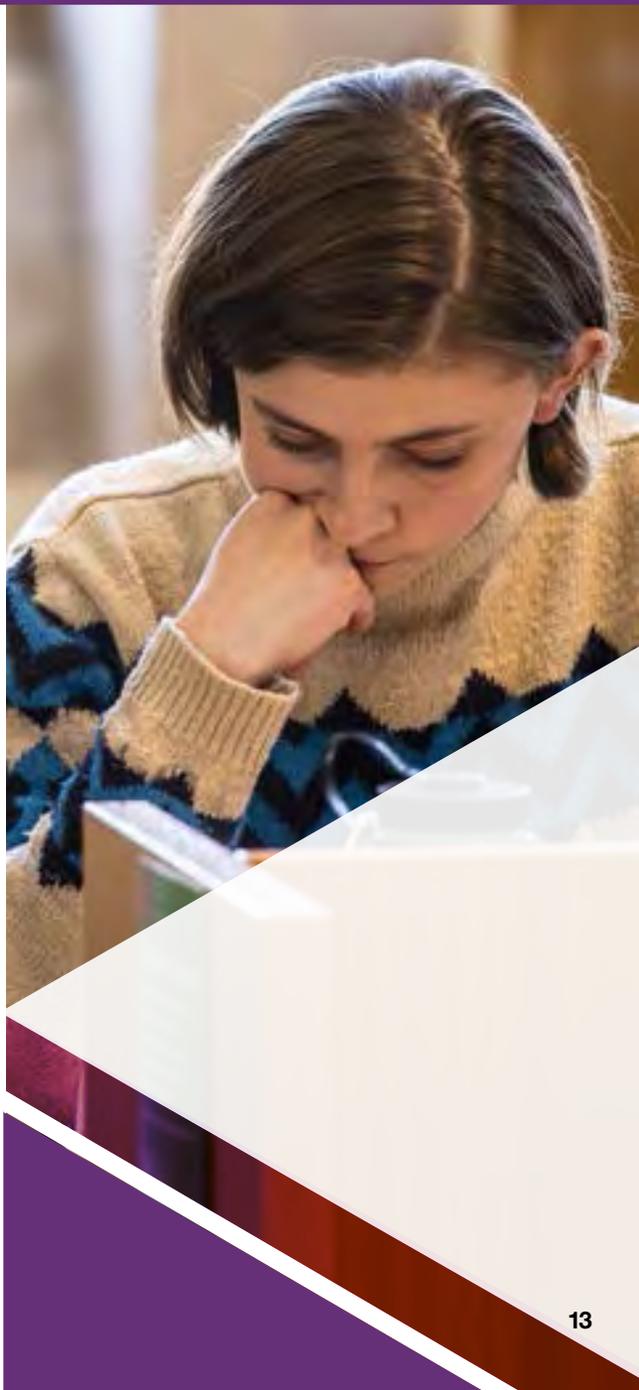
Your university or college will let us know that you've registered, and we'll make your first payment. You don't need to do anything else. It can take two to three working days for the money to reach your account.

We'll pay any Welsh Government Learning Grant or Maintenance Loan you're entitled to directly into your bank account. We'll pay your Tuition Fee Loan directly to your university or college.

Reapplying next year

You need to reapply for student finance for each year of your course.

We'll let you know when it's time to reapply. Remember to keep your customer reference number, password and secret answer safe, as you'll need these to reapply or to let us know about any changes to your details.



What about repayments?

You won't start repaying your loan until you've finished or left your course and your income is over the repayment threshold, which is currently £25,000 a year, £2,083 a month or £480 a week.

Key facts about repayment

- Repayments are based on your income, not how much you borrow.
- You'll repay 9% of your income above the repayment threshold.
- Your income includes your salary and any other sources of income you have, for example pension or rental income.
- If you're employed, your employer will take repayments directly from your salary at the same time as tax and National Insurance. If you're self-employed you'll make repayments at the same time as you pay your tax.
- You're charged interest from the day we make the first student finance payment to you or your university or college until or loan is repaid in full or cancelled. The interest rate is based on the UK Retail Price Index* and will vary depending on your circumstances.
- If your income changes, either rising or falling, your repayment amounts will change to reflect this.
- If your income drops below the repayment threshold or you stop

working, you won't repay anything until your income is over the threshold again.

- If you're 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 repayments, but the threshold might be different depending on which country you're in.
- Any loan remaining 30 years after you're due to start repaying will be cancelled.

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

Partial cancellation

You could get up to £1,500 off your student loan balance when you start repaying.

The amount depends on how much Maintenance Loan you've borrowed when you start to repay. If you've borrowed less than £1,500, the Welsh Government will cancel the outstanding balance. If you've borrowed more, you'll get £1,500 off your loan.

You can only get the partial cancellation once.

Partial cancellation is subject to approval by the National Assembly for Wales.

Contacts

Student Finance Wales

For more information and to apply, visit 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

Scholarship Search UK

You can find information about other sources of funding for undergraduates at www.scholarship-search.org.uk

National Association of Student Money Advisers (NASMA)

NASMA is a charity that provides advice, information and training. You can get more information at www.nasma.org.uk



Checklist

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

- 1 I've read through this guide and checked out the additional information and guidance at **www.studentfinancewales.co.uk**
- 2 I know how to apply for student finance and that the deadline is 11 May 2018.
- 3 I've registered online at **www.studentfinancewales.co.uk** and have a customer reference number.
- 4 I've found out whether I need financial details from my parents or partner to support my application.
- 5 I've logged into my account and applied online before the deadline.
- 6 My parents or partner have registered online and filled in their part of the application.
- 7 I've sent any additional evidence that Student Finance Wales has asked for.
- 8 I've logged into my account to check the progress of my application.
- 9 Student Finance Wales has sent me a Student Finance Entitlement letter telling me how much I'll get.
- 10 I've taken my Student Finance Entitlement letter to my university or college and registered with them.
- 11 My money has been paid.

You can download more copies of this guide online at
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** 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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