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2018/19

Student finance for continuing part-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) as well as loans (which you do). There's also extra help for students with 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 or to apply, visit www.studentfinancewales.co.uk

Find regular updates on Facebook, Twitter and YouTube:

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Who should read this guide?

This guide is for continuing part-time students who started their course before 1 August 2018.

This guide explains what student finance is available for part-time students, as well as how and when to apply.



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What can I get?

Courses that started on or after 1 September 2014

Tuition Fee Loan

What's it for?

It helps pay the tuition fees charged by your university or college.

How much can I get?

If you're studying at a university or college in Wales, you can apply for a Tuition Fee Loan of up to £2,625.

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.

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.

The amount you can get depends on how much your university or college charges you.

Do I have to pay it back?

Yes, you'll be due to start repaying the April four years after the start of your course or the April after you finish or leave your course, whichever comes first. You'll

only need to start making repayments if your income is over the repayment threshold, which is currently £21,000 a year, £1,750 a month or £404 a week. This is expected to change to £25,000 a year from 6 April 2018.

Anything else?

You must be studying at a course intensity (see page 8) of at least 25% to get a Tuition Fee Loan.

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.

You can apply up to nine months after the start of your course – but if you want your money in time for the start of your course you should apply before the deadline.

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

What can I get?

Course Grant

What's it for?

The Course Grant can help with the cost of books, travel and other course related costs.

How much could I get?

How much you can get depends on your household income.

How's it paid?

It's paid directly into your bank account in one lump sum.

Do I have to pay it back?

No, unless you leave your course early or are overpaid. In this case, you might have to start repaying earlier and before your income is over the repayment threshold.

Anything else?

You must be studying at a course intensity of at least 50% in each academic year to get a Course Grant.

You can apply up to nine months after the start of your course – but if you want your money in time for the start of your course you should apply before the deadline.

Household income	Amount of Course Grant
£26,095 or less	Maximum Course Grant of £1,155
Between £26,096 and £28,180	Partial Course Grant (at least £50)
£28,181 or more	No Course Grant

What can I get?

Courses that started before 1 September 2014

Fee Grant

What's it for?

A Fee Grant helps towards the cost of tuition fees charged by your uni or college.

How much could I get?

You can get up to £1,025 depending on your household income and course intensity.

The following table sets out the maximum Fee Grant you could get, based on the intensity of your course and household income.

Income	Maximum Fee Grant
Below £16,865	Course intensity of less than 60% – £690 Course intensity of 60%-74% – £820 Course intensity of 75% or more – £1,025
£16,865	Course intensity of less than 60% – £640 Course intensity of 60%-74% – £770 Course intensity of 75% or more – £975
£16,866 to £25,434	Course intensity of less than 60% – £640 less £1 for every £14.52 of income (before tax) over £16,865 Course intensity of 60%-74% – £770 less £1 for every £11.90 of income (before tax) over £16,865 Course intensity of 75% or more – £975 less £1 for every £9.26 of income (before tax) over £16,865
£25,435	£50
£25,436 and over	No Fee Grant

How's it paid?

We pay the Fee Grant directly to your uni or college.

Do I have to pay it back?

No, unless you leave your course early or are overpaid. In this case, you might have to start repaying earlier and before your income is over the repayment threshold.

Anything else?

You must be studying at a course intensity of at least 50% to get a Fee Grant.

If you live in Wales but your university or college is in England, Scotland or Northern Ireland, the amount of student finance you get may be different. You should contact your university or college to find out how much tuition fee they are charging for your course.



What can I get?

What's course intensity?

Course intensity is how long it takes to complete your part-time course compared to the equivalent full-time course. To work out your course intensity take the number of part-time units (such as credits, credit points or modules) you're 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 x 100 = 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 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 2018/19'. This will be available to download from www.studentfinancewales.co.uk once the application service opens.

If you're a non-UK passport holder, you'll need to send your valid non-UK passport or Biometric Residence Permit to us. 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 and Fee 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.

How and when do I reapply?

Students who started their course on or after 1 September 2014

You should apply for student finance online at www.studentfinancewales.co.uk

Students applying for the first time should follow these steps:

- create an account, if you don't already have one
- log into your student finance account and submit your application
- provide us with any necessary evidence
- sign and return the declaration form that we will send you by post

If you haven't applied before, you'll need your passport details and birth certificate to hand.

You should apply as soon as possible to make sure you have your student finance in place for the start of your course.

Students who started their course before 1 September 2014

If you're a continuing part-time student reapplying for student finance, you should download, complete and send us the 'Application for grants for part-time study for continuing students' (PTGC) form.

If you're a continuing part-time student applying for student finance for the first time, you need to fill in, complete and send us the 'Application for grants for part-time study for new students' (PTGN).

You can download these forms at www.studentfinancewales.co.uk

How and when do I reapply?

What if my circumstances change?

If you started your course after 1 September 2014, you can tell us about any changes to your circumstances in your online account.

You can also send us a 'Change of Circumstances' (CO2) form at any time to tell us of any change to your circumstances. You can download a CO2 form at www.studentfinancewales.co.uk once the application service opens.

If you started your course before 1 September 2014, you'll need to download a 'Change of Circumstances' form at 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 to avoid being overpaid.

If you're overpaid, you might have to start repaying earlier and before your income is over the repayment threshold.

Do I need to reapply each year?

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

You'll only need to provide proof of identity the first time you apply.

But if you're applying for a Course Grant and Fee Grant, you'll need to send us financial evidence every year.

What about repayments?

If you took out a Tuition Fee Loan, you'll be due to start repaying the April after you finish or leave your course, or the April four years after the start of your course, whichever comes first.

You'll only need to start making repayments if your income is over the repayment threshold. The current UK threshold is **£25,000** a year, **£2,083** a month or **£480** a week.

Here are some examples of what your repayments might be based on the repayment threshold of £25,000:

Income each year before tax	Monthly income before tax	Approximate monthly repayment
£25,000	£2,083	£0
£27,000	£2,250	£15
£29,500	£2,458	£33
£31,000	£2,583	£45
£33,000	£2,750	£60

How do I repay?

Repayments are collected through the UK tax system, either:

- through PAYE, where employers will take repayments directly from your salary at the same time as tax and National Insurance
- through self assessment if you're self employed

If you're 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.

Due to differences in living costs, the repayment threshold in the country you're living in may be different from the UK threshold.

Interest rates

Interest is charged on student loans from the day we make the first payment until the loan is repaid in full or cancelled. Any loan remaining after 30 years will be cancelled.

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 figure from March of that year.

What extra help is available?

Disabled Students' Allowances (DSAs)

What's it for?

DSAs help pay for extra costs you might have as a direct result of your disability, including a long-term health condition, mental-health condition or specific learning difficulty.

They can help with the cost of having a person to support you, items of specialist equipment, travel and other study-related 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 once the application service opens, fill it in and return it to us.

The application process for DSAs can take around 14 weeks, so apply as soon as you can.

Allowance	Maximum for part-time undergraduate students
Non-medical helper allowance	£15,885 a year
Specialist equipment allowance	£5,332 for the whole of your course
General allowance	£1,338 a year
Travel allowance	Reasonable spending on extra travel costs you may have to pay to get to your course because of your disability

Dependants' Grants

Parents' Learning Allowance (PLA)

What's it for?

PLA is extra help with course-related costs, such as books, course materials and travel, 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. Your household income is the income of your 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 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 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%. ADG is usually paid in three instalments, one at the start of each term, directly into your bank account. If you're applying for ADG for the first time, you'll need to send evidence of any adults who depend on you financially.

What extra help is available?

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?

You could get up to 85% of your weekly costs, up to a maximum of £121.13 per week for one child, or £205.91 per week if you have two or more children. How much you can get also depends on your household income.

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 at least 50%. You must apply for CCG within nine months of the start of the academic year.

You can't get CCG if you or your partner gets the childcare element of Working Tax Credit or Universal Credit, Tax-Free Childcare from HM Revenue & Customs, or Childcare Allowance from the NHS - but you can choose to get Childcare Grant from us instead.

CCG is usually paid in three instalments, one at the start of each term. When you apply, the amount 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 once the application service opens, 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 will be available to download from www.studentfinancewales.co.uk once the application service opens or we'll send it to you.

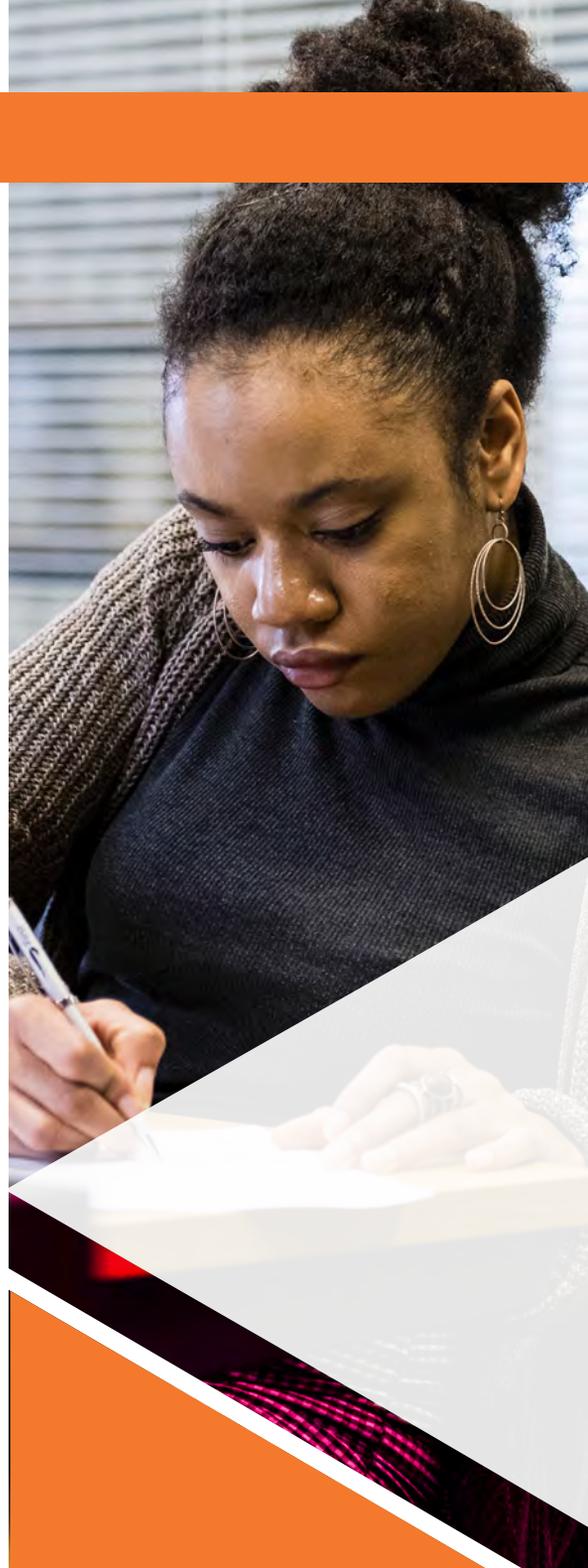
Bursaries and scholarships

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

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.





Contacts

Student Finance Wales

For more information and to apply, go to 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

This provides information about other sources of funding for undergraduates. 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

Checklist

Check off each step to be sure you have your money when you start your new academic year.

- 1 I've downloaded my application form or applied at 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.

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