

cyllid myfyrwyr cymru
student finance wales



2018/19

Student finance for new part-time students



 /SFWales

 /SF_Wales

 YouTube /SFWFILM

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 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 tools and guidance or to apply, visit www.studentfinancewales.co.uk

Find regular updates on Facebook, Twitter and YouTube:



/SFWales



/SF_Wales



YouTube /SFWFILM

Who should read this guide?

This guide is for new students starting a part-time course on or after 1 August 2018. This includes Open University 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.



What can I get?

Page 4



How and when do I apply?

Page 10



What about repayments?

Page 12



What extra help is available?

Page 14



Contacts

Page 18

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?

If you're studying at a publicly-funded or privately-funded 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 7) 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.

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?

Welsh Government Learning Grant and Maintenance Loan

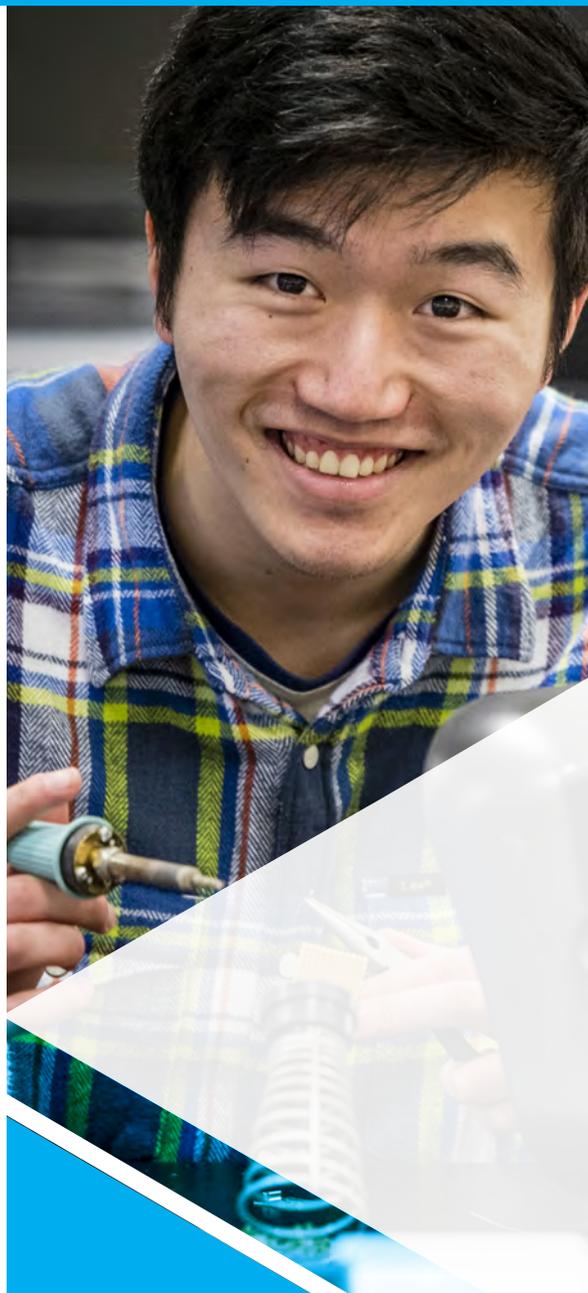
What are they for?

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

How much can I get?

The amount you can get depends on your course intensity and household income.

The maximum total of grant and loan available is £4,987.50.



What can I get?

The following table shows the maximum amount you can get based on your course intensity and household income.

Examples of course intensity	Household income	Welsh Government Learning Grant	Maintenance Loan	Total
75%	£25,000 or less	£4,500	£487.50	£4,987.50
75%	£35,000	£3,404.25	£1,583.25	£4,987.50
75%	£45,000	£2,307.75	£2,679.75	£4,987.50
75%	£59,200 or more	£750	£4,237.50	£4,987.50
50%	£25,000 or less	£3,000	£325	£3,325
50%	£35,000	£2,269.50	£1,055.50	£3,325
50%	£45,000	£1,538.50	£1,786.50	£3,325
50%	£59,200 or more	£500	£2,825	£3,325
25%	£25,000 or less	£1,500	£162.50	£1,662.50
25%	£35,000	£1,134.75	£527.75	£1,662.50
25%	£45,000	£769.25	£893.25	£1,662.50
25%	£59,200 or more	£250	£1,412.50	£1,662.50

Do I have to pay it back?

Yes, you'll be due to start repaying any Maintenance Loan 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.

You won't have to pay back any Welsh Government Learning Grant, unless you leave your course early or are overpaid.

Anything else?

We pay your Maintenance Loan and Welsh Government Learning Grant directly into your bank account in three instalments, usually two weeks after the start of each term.

You must be studying at a course intensity (see page 7) of at least 25% to get a Welsh Government Learning Grant and Maintenance Loan.

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

What's course intensity?

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

When you apply you'll need to know the number of credits you'll be studying for the year.

We'll use this to work out your intensity for each academic year.

If you're unsure about the number of credits you're studying, you should speak to your university or college.

What can I get?

Do I qualify?

Nationality and residency

You'll be able to get student finance if:

- 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 'Leave to enter or remain' or a relative of someone under 'Leave to enter or remain'
- 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.



Previous study

You won't normally be able to get student finance if you already hold an Honours degree. Any previous study, including years you started but didn't complete, may be taken into account when we're working out how many years of your new course you can get student finance for.

Your university or college

The university or college you plan to study at must be in the UK and can be either publicly funded (paid for by the government) or privately funded but running individual courses that get public funding from the Welsh Government.

Your course

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

- first degree, eg BA, BSc or BEd
- Foundation Degree
- Certificate of Higher Education (CertHE)
- Diploma of Higher Education (DipHE)
- Higher National Certificate (HNC)
- Higher National Diploma (HND)
- Postgraduate Certificate of Education (PGCE)
- Initial Teacher Education (ITE)
- Integrated Master's
- Graduate Diploma
- Graduate Certificate

If you're not sure if your course or university or college is eligible for funding, you should speak to them directly.

How and when do I apply?

Apply online

The quickest and easiest way to apply is online at www.studentfinancewales.co.uk

You should apply as soon as the application service opens to make sure you have your money in time for the start of your course.

You should follow these steps

- create an account, if you don't already have one
- log into your student finance account and submit your application
- give us any necessary evidence
- sign your declaration

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 when 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 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 Maintenance Loan and Welsh Government Learning Grant, you'll need to send in evidence of your household income (your parent's income, or 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.

What if my circumstances change?

If your circumstances change you can tell us in your online account.

You can also 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 when the application service opens.

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 change your course or course intensity, repeat a year, leave higher education or suspend your studies after your course has started, you should contact us as soon as possible and ask your university or college to tell us to avoid being overpaid.

If you're overpaid, you might have to pay back the amount you've been overpaid 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. However, you'll only need to provide proof of identity the first time you apply.

What about repayments?

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.

For more information, visit the repayment website at www.slc.co.uk/repayment



What extra help is available?

Disabled Students' Allowances (DSAs)

What's it for?

DSAs help pay any 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, such as dyslexia or dyspraxia.

They can help with the cost of having a person to support you, items of specialist equipment, travel and other study-related 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 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

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.

How much you can get doesn't depend on your household income – it depends on your individual needs. To apply, you should download a DSA1 application form at www.studentfinancewales.co.uk, 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.

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.

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.

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 under 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 get 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 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 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, Welsh Government Learning Grant or Disabled Students' Allowances as income when assessing any income-assessed benefit.



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

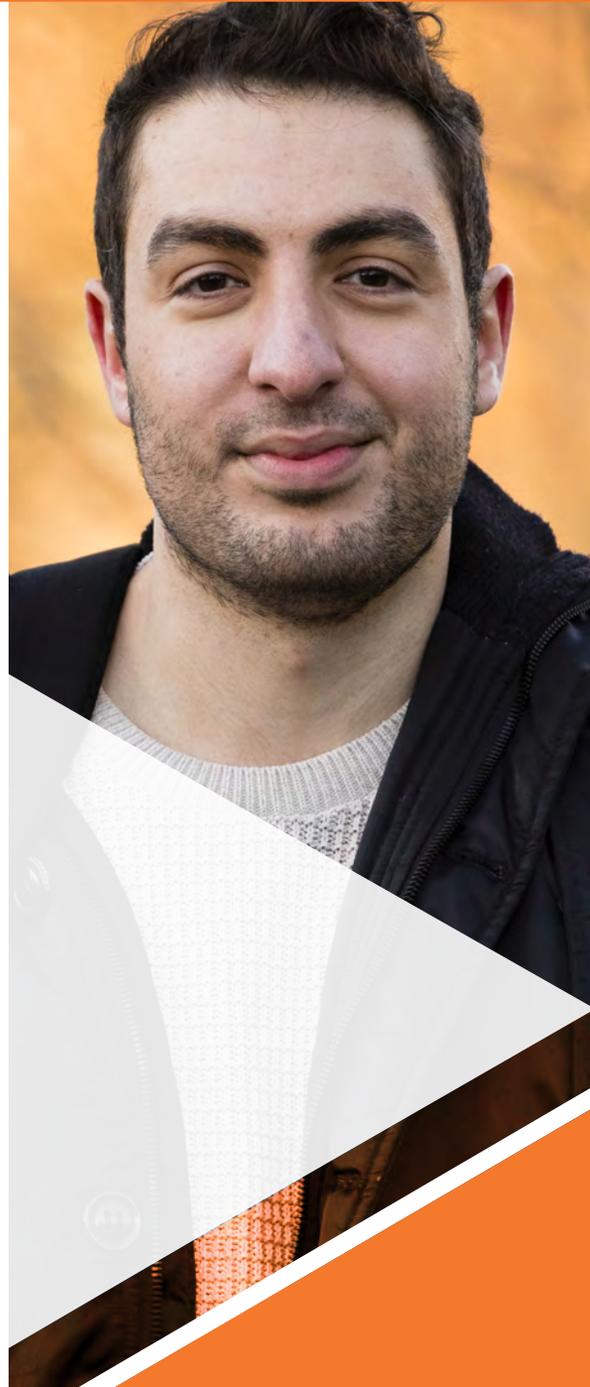
Scholarship Search UK

This provides information about other sources of funding for undergraduates. You can get more information by going to 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 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 and when to apply for student finance.
- 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.

© Queen's Printer and Controller of HMSO 2018.

Produced by the Student Loans Company on behalf of the Welsh Government.

Extracts from this document may be reproduced for non-commercial research, education or training purposes on the condition that the source is acknowledged. For any other use, please contact **HMSOlicensing@cabinetoffice.x.gsi.gov.uk**

This booklet is for guidance only and is not a statement of law.

WG34249

ISBN: 978-1-78903-617-6