Student Finance —
New part-time students
2014/15

sound advice on
STUDENT FINANCE
www.studentfinancewales.co.uk
WHO SHOULD READ THIS GUIDE?

This guide is for new part-time students starting university or college on or after 1 September 2014. This includes part-time students studying with The Open University (OU) or 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.

If you’re starting on a part-time Initial Teacher Training (ITT) course in 2014/15 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 years
• you’re not already a qualified teacher

For more information and to apply please visit: www.studentfinancewales.co.uk

Facebook.com/SFWales
Twitter.com/SF_Wales
youtube.com/SFWFILM
<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is Student Finance Wales?</td>
<td>4</td>
</tr>
<tr>
<td>How and when do I apply?</td>
<td>9</td>
</tr>
<tr>
<td>What about repayments?</td>
<td>12</td>
</tr>
<tr>
<td>What Student Finance is available?</td>
<td>5</td>
</tr>
<tr>
<td>Do I need to provide any evidence?</td>
<td>10</td>
</tr>
<tr>
<td>Do I qualify?</td>
<td>8</td>
</tr>
<tr>
<td>Do I need to re-apply next year?</td>
<td>11</td>
</tr>
<tr>
<td>What extra help is available?</td>
<td>14</td>
</tr>
<tr>
<td>Are there other sources of funding available?</td>
<td>17</td>
</tr>
<tr>
<td>Useful information and contacts</td>
<td>18</td>
</tr>
<tr>
<td>My checklist</td>
<td>19</td>
</tr>
</tbody>
</table>
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. 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, a disability, a long-term health condition, a mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia.

For more useful tools and guidance visit: www.studentfinancewales.co.uk

Find regular updates on Facebook, Twitter and YouTube:

Facebook.com/SFWales
Twitter.com/SF_Wales
youtube.com/SFWFILM
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 apply for a Tuition Fee Loan to help you pay the tuition fee amount charged and a Course Grant to help with living costs.

### Tuition Fee Loan

<table>
<thead>
<tr>
<th>What’s it for?</th>
<th>The Tuition Fee Loan covers the cost of the tuition fees charged by your university or college.</th>
</tr>
</thead>
</table>
| How much can I get? | You can apply for a Tuition Fee Loan of up to £2,625 if you’re studying at either a publicly funded or privately funded university or college in Wales.  
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 £6,750. And if you’re studying at a privately funded university or college you can apply to borrow up to £4,500. 
The amount you can get depends on how much your university or college charges you. |
| How’s it paid? | We pay the Tuition Fee Loan direct to your university or college. |
| Do I have to pay it back? | Yes, see page 12 for more details. |
| Anything else? | You must be studying a course intensity (see page 7) of at least 25% to get a Tuition Fee Loan. The amount of Tuition Fee Loan you can get depends on how much your university or college charges you. |
## WHAT STUDENT FINANCE IS AVAILABLE?

### Course Grant

<table>
<thead>
<tr>
<th>What’s it for?</th>
<th>The Course Grant can help with the cost of books, travel and other expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much can I get?</td>
<td>Up to £1,155 depending on your income.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Maximum Course Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £26,095</td>
<td>£1,155</td>
</tr>
<tr>
<td>£26,095 to £28,179</td>
<td>Course Grant of £1,155 less £1 for every £1.886 of income (before tax) over £26,095 (This doesn’t depend on course intensity)</td>
</tr>
<tr>
<td>£28,180</td>
<td>£50</td>
</tr>
<tr>
<td>£28,181 and over</td>
<td>No support</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do I have to pay it back?</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anything else?</td>
<td>You must be studying at a course intensity of at least 50% to get a Course Grant. The Course Grant is paid into your bank account in one lump sum. If you already have a UK Honours degree, you can’t usually apply for this help.</td>
</tr>
</tbody>
</table>
WHAT STUDENT FINANCE IS AVAILABLE?

What’s course intensity?
Course intensity is a percentage which is used to measure how long it will take to complete the part-time course compared to the time it would take to complete 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 it would take to complete your course if you were studying full-time (up to a maximum of 16 years).

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 then multiply the number by 100 to get your course intensity as a percentage.

So, an example of how to work this out is as follows:

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

60
120

\[
\frac{100}{50} = \% \text{ course intensity}
\]

TOP TIP
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’ (that is, no restrictions on how long you can stay in the UK)
• you normally live in Wales
• you’ve been living in the UK and Islands for at least three years before starting your course
If you don’t meet those conditions, you may also be eligible if you’re:
• a refugee, or a relative of one
• have been granted humanitarian protection leave to enter or remain in the UK as a result of a failed asylum application, or discretionary leave
• an EEA/Swiss migrant worker, or a relative of one
• the child of a Swiss national (your parents must provide information and evidence they’ll be living in the UK at the start of your course)
• the child of a Turkish worker

Your age
There’s no upper age limit for Tuition Fee Loans 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
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
HOW AND WHEN DO I APPLY?

You should apply now!

You should contact your university or college and ask for an application pack. You can also download a Tuition Fee Loan and Course Grant application form for new part-time students 2014/15 (PTL1) at: www.studentfinancewales.co.uk

Apply now to make sure your student finance is in place for the start of your course.

1. Apply now. You’ll normally have to show your funding is in place for the start of your course.

2. We’ll process your application and send you a Student Finance Entitlement letter. This will have your Customer Reference Number (CRN) on it. Quote this CRN whenever you contact us.

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 your attendance to us. Once this confirmation is received, your Tuition Fee Loan will be paid direct 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. You’ll need to fill in a ‘Birth/Adoption certificate form 2014/15’ available from: www.studentfinancewales.co.uk and send this with your certificate.

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 Course Grant, you’ll need to give us financial information and 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 to us right away so we can finish the assessment and make your first payment on time.

Don’t send original documents, we’re happy to accept photocopies (see Proof of identity above). 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 happens next?
Once we’ve assessed your application, we’ll send you a Student Finance Entitlement letter showing what student finance you’re entitled to. Keep this safe as you may have to show it to your university or college.

What if my circumstances change?
At any point you can;
– send us a Change of Circumstances 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 Change of Circumstances (CO2) 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.
DO I NEED TO RE-APPLY NEXT 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?

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 leave your course (whichever comes first).

Remember, you’ll only start making repayments if your income is over £21,000 a year.

Your monthly repayments will be based on your income, not how much you borrowed. You’ll only pay back 9% of any income over £21,000. If you leave or finish your course before April 2016, you won’t start making repayments until after this date.

<table>
<thead>
<tr>
<th>Income each year before tax</th>
<th>Monthly income</th>
<th>Monthly repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £21,000</td>
<td>£1,750</td>
<td>£0</td>
</tr>
<tr>
<td>£22,000</td>
<td>£1,833</td>
<td>£7</td>
</tr>
<tr>
<td>£25,000</td>
<td>£2,083</td>
<td>£30</td>
</tr>
<tr>
<td>£30,000</td>
<td>£2,500</td>
<td>£67</td>
</tr>
<tr>
<td>£35,000</td>
<td>£2,916</td>
<td>£105</td>
</tr>
<tr>
<td>£40,000</td>
<td>£3,333</td>
<td>£142</td>
</tr>
</tbody>
</table>
WHAT ABOUT REPAYMENTS?

Interest

Interest on your loan will be charged at inflation (the Retail Price Index, RPI) plus 3% while you’re studying, up until the April you’re due to start repaying. After this, you’ll be charged interest on a sliding scale up to inflation (RPI) plus 3%, depending on your income.

<table>
<thead>
<tr>
<th>Interest rate</th>
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</thead>
<tbody>
<tr>
<td>While you’re studying and until the April after leaving your course or the April four years after the start of your course (whichever happens first).</td>
</tr>
<tr>
<td>If you finish or leave your course before April 2016</td>
</tr>
<tr>
<td>From April 2016, when you finish or leave your course.</td>
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<td></td>
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TOP TIP

You’ll be able to monitor your repayments at any time by logging on to your account at: www.studentloanrepayment.co.uk

Any student loan remaining 30 years after you’re due to start making repayments will be written off.
WHAT EXTRA HELP IS AVAILABLE?

If you’re studying part time and have children or adult dependants, a disability, a long-term health condition, a 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 are they for?
DSAs help with extra costs you have as a result of a disability, 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 circumstances. The table below shows the help available and the maximum amounts for this year.

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Maximum amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-medical personal helper</td>
<td>£15,885</td>
</tr>
<tr>
<td>Major items of specialist equipment</td>
<td>£5,332</td>
</tr>
<tr>
<td>Other disability-related expenditure</td>
<td>£1,338</td>
</tr>
<tr>
<td>Travel allowance</td>
<td>Helps with extra travel costs you have as a direct result of your disability, long-term health condition, mental-health condition or specific learning disability.</td>
</tr>
</tbody>
</table>

The equipment allowance is for the whole of your course. The others are annual amounts.

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 25% or more to get DSAs. DSAs don’t depend on your household income. If you want to apply for DSAs make sure you answer the question about disabilities on your student finance application. You’ll then need to fill in a Disabled Students’ Allowances application as well as the main application form. You can download this from our website and return it along with the main application form.

If you’re only applying for DSAs you should fill in a DSAs application form (DSA1F) and send it to us. You can download a DSA1F form from: www.studentfinancewales.co.uk
WHAT EXTRA HELP IS AVAILABLE?

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 £1,557 a year. The amount you can get depends on your household income, which is the income of your husband, wife or partner (if you have one) and any dependants and your intensity of study.

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. It’s usually paid in three instalments, one at the start of each term, direct to your bank account.

Adult Dependants’ Grant (ADG)
What’s it for?
Helps with course-related costs if you have an adult who depends on you financially.

What can I get?
You can get up to £2,732 a year. The amount you can get depends on your household income, which is the income of your husband, wife or partner (if you have one) and any dependants and your intensity of study.

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, direct to 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 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 £161.50 per week for one child only or £274.55 per week for 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.

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 the Working Tax Credit or Universal Credit. But you can choose to get Childcare Grant instead of the childcare element of Working Tax Credit or Universal Credit. If you can claim income related benefits or Universal Credit, any CCG you get won’t be taken into account when your benefit is worked out.

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 first need to complete your PTL1 form and tick the box to show you want to apply for PLA and ADG. We’ll send you a Part Time Grants for Dependants form (PTGFD) for you to complete and return to us. Or you can download the PTGFD form from: www.studentfinancewales.co.uk

You’ll need to complete the PTGFD form so we know if you’re eligible for CCG. If you want to apply for CCG you need to tick the box on the PTL1 form. We’ll send you a PTCCG1 form for you to complete and return to us. Or you can also download the PTCCG1 form from: www.studentfinancewales.co.uk

You should then fill-in a Part Time Grants for Dependants form (PTGFD) to find out if you can get any Dependants’ Grants. If you want to apply for a Childcare Grant, you should download a Part Time Child Care Grant form (PTCCG1) form.

These forms are available from: www.studentfinancewales.co.uk

ARE THEIR 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 (means-tested benefits), 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 means-tested 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.
USEFUL INFORMATION AND 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 8pm Monday to Friday, and between 9am and 1pm on Saturdays.

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.
The website is: 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

Open University (OU)
For more information on applying through the OU, visit: www.open.ac.uk
MY CHECKLIST

START

1. I’ve read through this guide and the extra information and guidance online at: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
   I’ve contacted my university or college to get an application pack or I've downloaded an application form PTL1 from: [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 I’m attending.

6. My money has been paid.

FINISH