



A guide to financial support for  
part-time students in higher education  
2011/12



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# 1 Introduction

This booklet sets out the financial help the Department for Employment and Learning (DEL) has put in place for part-time students whose homes are in Northern Ireland (whether they are studying in Northern Ireland, England, Wales or Scotland). It applies to the 2011/12 academic year only.

**This booklet is for guidance only and does not cover all circumstances.** Part-time students should speak to their college or their local Student Finance NI office for more information.

The information in this booklet about the Support Funds applies only to colleges in Northern Ireland. Colleges in England, Wales and Scotland are not covered by the schemes, but may be able to offer similar help.

In this guide, your 'college' means the institution where you are taking or thinking of taking a course of higher education. This can be a college or a university.

**This guide is not meant for students who will get a Department of Health, Social Services and Public Safety (DHSSPS) bursary for their course.** If you will receive a DHSSPS bursary, or if you plan to apply for one, you should contact your local Student Finance NI office. Details on how to contact your local Student Finance NI office are included in Section 10.

**If you are a full-time student, or you are on an initial teacher training course,** read the booklet 'A guide to financial support for higher education students in 2011/2012'. (For a copy of that booklet, please call 0845 6000 662, quoting reference NI/FSHE/V11).

**Part-time initial teacher training students** can apply for a student loan, and possibly other support, available to full-time students.

# 1 Introduction

## Where to apply

### UK nationals

There are different arrangements depending on where you normally live. For instance, if your permanent home is in Scotland, the Student Awards Agency for Scotland's arrangements will apply, regardless of your nationality or where in the UK you are planning to study.

**If you normally live in Northern Ireland**, the local Student Finance NI office with responsibility for the area you normally live in will usually consider your application, even if you study outside that area. Details of Student Finance NI Offices can be found on page 24.

If you want to study with the Open University it deals with its own students' applications for the fee grant, the course grant and Disabled Students' Allowances. If you need any information on financial support from the Open University, you can contact them on 028 90 245025.

**If you normally live in England**, you can apply online at [studentfinanceengland.co.uk](http://studentfinanceengland.co.uk) or contact Student Finance England, PO Box 210, Darlington, DL1 9HJ, telephone: 0845 300 5090

**If you normally live in Wales**, you should contact the local authority (LA) for the area you normally live in about student support arrangements.

You can find the contact details for LAs, along with other information about student financial support services, on the Student Finance Wales website.

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

**[www.cyllidmyfyrwycymru.co.uk](http://www.cyllidmyfyrwycymru.co.uk)** (in Welsh)

Or, you can call the Student Finance Wales helpline on 0845 602 8845.

**If you normally live in Scotland**, you should contact the Student Awards Agency for Scotland for information about arrangements in Scotland.

Their address is:

The Student Awards Agency for Scotland (SAAS)  
Gyleview House  
3 Redheughs Rigg  
South Gyle  
Edinburgh  
EH12 9HH.

**Phone:** 0845 111 1711

**E-mail:** [www.saas.gov.uk/contact.htm](http://www.saas.gov.uk/contact.htm)

**Website:** [www.saas.gov.uk](http://www.saas.gov.uk)

### Other EU nationals

If you are an EU national (that is, a national of a member state of the European Union), or the child of an EU National, you can get information about the financial support arrangements while you are studying at college in England, Wales and Northern Ireland from the EU Customer Services Team.

Their address is:

Student Finance Services European Team  
PO Box 89  
Darlington  
DL1 9AZ.

**Phone:** 0141 243 3570 (10am to 4pm)

**Website:** [www.direct.gov.uk/studentfinance-EU](http://www.direct.gov.uk/studentfinance-EU)

**E-mail:** [EU\\_Team@slc.co.uk](mailto:EU_Team@slc.co.uk)

# 1 Introduction

## **Greater flexibility for part-time students who hold a first degree below Honours**

All part-time students starting a course on or after 1st September 2010, who hold a lower level higher education qualification from a UK or overseas institution, will be able to 'top-up' their qualification to a higher level (e.g. an honours degree), regardless of institution, subject and whether or not there has been a break in study.

## **Students taking equivalent or lower level qualifications (ELQs)**

Most new eligible students applying for student support for a second full-time, part-time or full-time distance learning course that is equivalent or lower in level than their first HE course will also be excluded from further fee and maintenance (grant or loan) support. This will apply if a student has a degree from a UK or overseas institution.

A number of exceptions to this policy will continue to apply to certain categories of students, e.g. those on PGCE, medicine, dentistry, veterinary science courses, etc.

## 2 What financial help is available for 2011/12?

This section tells you about the different types of help available to part-time students.

### What help is available?

For most eligible students, the following types of help are available

- a fee grant of up to £1,230
- a course grant of up to £265.

To be eligible for a fee grant and a course grant, your course must be no less than 50% of an equivalent full-time course (that is, it must not last longer than twice as long as the full-time course). You will not be eligible for a fee grant or a course grant if you already have a degree. How much help you get will depend on your income. You can apply for both the course grant and the fee grant using one form. There is no age limit for either grant.

You can apply for support for up to eight years. This is because some full-time degrees can take four years to complete, so the equivalent part-time course may take eight years to complete.

More information on eligibility and how you are assessed is in section 3 starting on page 11.

### Important information

**You may also be able to get help from your college** through the Support Funds - see 'Extra help available from your college' on page 10.

**Students with a disability** might be able to get Disabled Students' Allowances - see the 'Disabled Students Allowances' section on page 9.

### Fee Grant

|                               |  |  |
|-------------------------------|--|--|
| Who's eligible?               | Part-time students taking a higher education course and studying a course that is at least 50% of the equivalent full-time course. Students who already have a degree cannot usually apply for this help. There is no age limit. (See also note 1 below) |  |
| How much?                     | Up to £1,230 depending on how intensive your course is. How much you get will depend on your income.   |  |
|                               | <b>How intensive your course is</b>  | <b>Maximum fee grant</b>                               |
|                               | up to 59% of the equivalent full-time course   | £820 or the cost of the fees charged by your college   |
|                               | 60% to 74% of the equivalent full-time course  | £985 or the cost of the fees charged by your college   |
|                               | 75% or more of the equivalent full-time course   | £1,230 or the cost of the fees charged by your college |
| How is it paid?               | Direct to your college.  |  |
| Does it have to be paid back? | No.  |  |

#### Note 1

You may be able to get financial help if you are studying a course that lasts at least one academic year and is 50% or more of an equivalent full-time course (for example, a course where you are taking at least 60 points or credits in an academic year). You may qualify for the following if your course lasts for no longer than twice the time it would take to complete the equivalent full-time course.

## 2 What financial help is available for 2011/12?

### Course Grant

|                               |  |
|-------------------------------|--|
| Who's eligible?               | Part-time students taking a higher education course and studying a course that is at least 50% of the equivalent full-time course. Students who already have a degree cannot usually apply for this help. There is no age limit. |
| How much?                     | Up to £265 towards books, travel expenses and other course costs. How much you get will depend on your income.   |
| How is it paid?               | Direct to your bank account in one lump sum.   |
| Does it have to be paid back? | No.  |

### Summary of the support available

| How intensive your course is                   | Maximum fee grant | Maximum course grant | Total maximum support |
|--|-------------------|----------------------|-----------------------|
| up to 59% of the equivalent full-time course   | £820              | £265                 | £1,085                |
| 60% to 74% of the equivalent full-time course  | £985              | £265                 | £1,250                |
| 75% or more of the equivalent full-time course | £1,230            | £265                 | £1,495                |

## 2 What financial help is available for 2011/12?

### How the 'intensity' of your course is worked out

How much fee grant you get depends on the intensity of your course (that is the rate at which you study).

The rate at which you study your course is worked out on a year by year basis at the beginning of each academic year. Your college will make the calculation by dividing the number of credit points, modules, points or other units that you intend to study in the year ahead on a part-time basis (PT) by the number of credit points, modules, points or other units you would complete if you were studying your course on a full-time basis (FT). This figure is then multiplied by 100 to give the intensity of the course for the academic years in question as a percentage. So, the formula to work this out is:

PT divided by FT, multiplied by 100

### Examples

If you study 60 credit points in an academic year you are considered to be studying at a rate of 50% intensity. This is because a full-time equivalent course is considered to be equal to 120 credit points a year. So, using the formula above, the intensity of the course is worked out like this:

60 credit points (PT) divided by 120 credit points (FT) is multiplied by 100 to give 50%.

If you study 90 credit points in an academic year you are considered to be studying at a rate of 75% intensity. This is because a full-time equivalent course is considered to be equal to 120 credit points a year. So, again using the formula shown above the intensity of the course is worked out like this:

90 credit points (PT) divided by 120 credit points (FT) is multiplied by 100 to give 75%.

If you study at a rate equal to 75% of the equivalent full-time course in any one year you could qualify for a higher fee grant than a student studying at a rate equal to 50% of the equivalent

full-time course. (To see the maximum fee grants available at the different intensity levels look at the table on page 8.)

You can vary the intensity of your course from one year to another. You may study at a level of below 50% in any particular year, and receive fee grant at the 50% rate. However, you must be able to complete your course in no longer than twice the time it would take to get the same qualification if you studied full-time. So, at the beginning of each academic year, you should discuss with your college how intensively you will need to study your course to achieve this.

### Students with a disability

If you have a disability, mental health condition or specific learning difficulty and are studying at a rate equal to at least 50% of the equivalent full-time course, you may be able to get Disabled Students' Allowances (DSAs).

DSAs can help pay the extra costs you may have (in relation to studying for a course of higher education) as a direct result of your disability, mental health condition, or specific learning difficulty. For example, the allowances can help pay for the cost of major items of specialist equipment, a non-medical personal helper, travel and other course-related costs. DSAs do not depend on your income and you do not have to pay them back.

There is no age limit on applying for DSAs. However to apply for DSAs you will need to fill in a separate form from the one which you use to apply for the fee and course grant.

There is more information in our booklet 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education'. Page 26 explains how you can get a copy of that guide.

## 2 What financial help is available for 2011/12?

### Extra help available from your college

This section gives information about extra help which colleges may be able to provide. The extra help is explained below and is only available from universities and colleges in Northern Ireland. However, colleges in England, Wales and Scotland may have their own schemes to provide extra help.

### Support Funds

This is available through your college and can provide extra support if you are in financial hardship and need extra financial help to allow you to enter or stay in higher education. The fund:

- may meet particular costs which are not already being met from other grants;
- can provide emergency payments for unexpected costs; and
- may help if you are considering giving up your course because of financial difficulties.

|                 |   |
|-----------------|---|
| Who's eligible? | Part-time students who are studying a course that is at least 50% of an equivalent full-time course (or 25% of an equivalent full-time course if you have a disability which prevents you from studying at a higher rate). Your college will give you advice on whether you are eligible. Students with children are a priority group and you may be able to get help with childcare costs. |
| How much?       | Your college will decide whether you can get this help and, if so, how much you can receive. This will depend on your own circumstances.  |
| How do I apply? | You should apply to your college's student services department. Your college will tell you what information you need to provide and how they will assess your application.  |
| How is it paid? | Payments are usually given as grants which do not have to be repaid, although sometimes they can be given as short-term loans. Your college will also decide whether to pay you in a lump sum or in instalments.  |

## 3 How you are assessed and paid

### Summary

Your local Student Finance NI office or the Open University will use the information you supply to decide whether you can get financial help (and, if so, how much). This section explains how they will use the information you supply to make these decisions, and how you will receive any payments due to you.

### Eligibility for financial support

Whether you are eligible for financial support depends on:

- where you live (the 'residence requirements');
- the type of course you are studying (the 'course requirements'); and
- your personal eligibility.

### Basic residence requirements

Normally, you must meet three requirements relating to where you live and your immigration status on the first day of the first academic year of your course (see note 1 below). On that date you must:

- be 'ordinarily resident' in Northern Ireland;
- have been 'ordinarily resident' (see note 2 below) in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before this date (other than mainly for the purpose of receiving full-time education); and
- have 'settled status' – which means you must be settled in the UK within the meaning of the Immigration Act of 1971.

#### Note 1

Academic years start as follows.

- 1 September for a course starting in the autumn term
- 1 January for a course starting in the winter term
- 1 April for a course starting in the spring term
- 1 July for a course starting in the summer term

#### Note 2

The term 'ordinarily resident' means where you usually live, and is defined as 'habitual and normal residence from choice and for a settled purpose throughout the three year period, apart from temporary or occasional absences.'

If you were away from this country because you or a specified family member were temporarily employed abroad, you may be treated as if your residence in the UK had not been interrupted.

If you were away from this country during all or part of the three year period because you or a specified family member were serving abroad as a member of the regular armed forces (the army, the navy or air force), this will be treated as a temporary absence. This will not prevent you from being eligible for support towards your fees or your living costs.

If you are living here mainly to receive full-time education and you would normally have lived elsewhere, you will not usually be treated as having been resident in the UK.

If you do not meet the three basic requirements, and your course is eligible, you may still be able to apply for support. For example, you may be eligible in the following circumstances.

- if you, your husband or wife, civil partner, parent or step-parent are recognised by the British Government as a refugee and you have lived in this country since this status was awarded.
- if you, your husband or wife, civil partner, parent or step-parent, have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the UK by the Home Office, as the result of a failed asylum application. You must meet the three-year ordinary residence requirement in this country. However, the settled status requirement will not apply to you.

### 3 How you are assessed and paid

Please note that if you are claiming as the husband or wife or civil partner of a refugee or a person with leave to enter or remain, you must have been so at the time of your partner's application for asylum to the Home Office. If you are claiming as the child or step child of a refugee or a person with leave to enter or remain, you must have been so at the time of your parent's application for asylum to the Home Office, and also have been under 18 years at that time.

- if you, your husband or wife, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are an EEA or Swiss migrant worker, frontier worker or self-employed person, and you have been living in the EEA and Switzerland during the three years prior to the start of your course.
- if you have settled status in the UK and you do not meet the three year ordinary residence requirement in this country, but you or a relevant family member have exercised a right of free movement within the EEA and Switzerland before returning to the UK.
- if you are an EU national who has been ordinarily resident in the UK and Islands throughout the three year period immediately before the first day of the first academic year of your course.
- if you are the child of a Swiss national or a Turkish worker, and you have been ordinarily resident in the EEA, Switzerland and Turkey for the three year period immediately before the first day of the first academic year of your course.

This is not a comprehensive list, and students are advised to contact their local Student Finance NI office for information.

Your local Student Finance NI office will decide whether you meet the residence requirement to qualify for part-time higher education support.

If you are a European Union national or the husband, wife or civil partner of an EU national, or in certain circumstances the child or dependant of an EU National, you may get help towards your tuition fees on a similar basis to UK students. You will be able to get an application form from the EU Customer Services Team at:

Student Finance Services European Team  
PO Box 89  
Darlington  
DL1 9AZ.

**Phone:** 0141 243 3570 (10am to 4pm, Monday to Friday)

**Website:** [www.direct.gov.uk/studentfinance-EU](http://www.direct.gov.uk/studentfinance-EU)

**E-mail:** [EU\\_Team@slc.co.uk](mailto:EU_Team@slc.co.uk)

You should send the completed form direct to the above address.

**As an EU student, you will not be able to get a course grant.**

## 3 How you are assessed and paid

### Course requirements

Your course must be a higher education course at a publicly funded UK college, or a specifically designated course at a privately funded college. The course must lead to a Certificate or Diploma of Higher Education, a HNC, a HND or a degree (for example, a BSc or BA). Courses which are designed to prepare students for higher education, commonly known as 'access courses', are not eligible for support.

You must be a part-time student studying at a rate equal to 50% or more of an equivalent full-time course. (So you must be able to complete your course in no more than twice the time it would take to complete the equivalent full-time course.) Some colleges have a points or credits system for their courses. A course of 60 points or credits in any academic year is usually equivalent to 50% of a full-time course.

Your course must last for at least one year.

You can apply for support for up to eight years. This is because some full-time degrees can take four years to complete, and so the equivalent part-time course may take eight years to complete.

### Personal rules

- You can be a new student or be continuing your studies.
- You can be any age.

### Financial rules

- If you are receiving certain benefits you can qualify for the fee grant and course grant in full. (Please see opposite for a list of these benefits.) Otherwise the amount of support you can receive will depend upon your income.
- DSAs do not depend upon your income.

You are not entitled to either the fee grant or the course grant:

- if you already have a degree;
- if you are on a part-time initial teacher training (ITT) course (please see page 4); or
- for more than one part-time course at a time.

Any previous study you may have undertaken will not affect your eligibility for DSAs.

### Assessing how much help you can get

The amount of help you receive for fee costs will be based on your own gross income (income before deductions), and where appropriate, the income of your husband, wife, civil partner and in some cases a partner of the same or opposite sex (referred to in this section as "your partner").

You will be able to get the full fee grant and course grant if you get one or more of the following benefits.

- Income Support
- Housing Benefit
- Income-based Jobseeker's Allowance
- New Deal Allowance

When you apply, your local Student Finance NI office will tell you what evidence you will need to provide to support your application.

The income level for getting the maximum support is £16,842. For example, if you are a single student (a student without a partner or dependants) and your income is below £16,843 you will be entitled to the full grants.

Your local Student Finance NI office will assess your own income and, where appropriate, your partner's income. The table on page 14 sets out the circumstances in which your partner's income will be taken into account. Where appropriate, the income level for getting the maximum grants is raised as follows.

- By £2,000 if you live with a partner or civil partner (see the table on page 14).
- By £2,000 for your eldest dependent child.
- By £1,000 for each of your other dependent children.

### 3 How you are assessed and paid

If you want to apply for DSAs, you will need to get an additional separate application form from your local Student Finance NI office. DSAs do not depend on your income.

Whether your partner's income is taken into account depends on:

- your age; and
- whether you started your course before or after 1 September 2005.

If you entered the higher education system on or after 1 September 2005, your local Student Finance NI office will take account of your income

and your partner's income whether or not you are married or civil partners. This will obviously include students who are starting their course in 2011/12.

If you started your course before September 2005, your local Student Finance NI office takes account of your income and your husband's, wife's or civil partner's income. If you are aged 25 or over, the income of anyone of the opposite sex who you live with as if you were married is taken into account.

The table below sets out when a partner's income will be taken into account during 2011/12 (that is, when you are treated as a couple).

|   | Income taken into account |               |                                       |  |
|---|---------------------------|---------------|---------------------------------------|--|
|   | Married partner           | Civil partner | Unmarried partner of the opposite sex | Partner (other than a civil partner) of the same sex |
| <b>Students who started their course on or after 1 September 2005</b> |                           |               |                                       |  |
| New student aged under 25   | Yes                       | Yes           | Yes                                   | Yes  |
| New student aged 25 or over   | Yes                       | Yes           | Yes                                   | Yes  |
| <b>Students who started their course before 1 September 2005</b>      |                           |               |                                       |  |
| Student aged under 25   | Yes                       | Yes           | No                                    | No   |
| Student aged 25 or over   | Yes                       | Yes           | Yes                                   | No   |

So, the income limit for the full fee grants is shown below.

| Status | No children | One child | Two children | Three children |
|--------|-------------|-----------|--------------|----------------|
| Single | £16,842     | £18,842   | £19,842      | £20,842        |
| Couple | £18,842     | £20,842   | £21,842      | £22,842        |

The income level is higher for larger families.

### 3 How you are assessed and paid

If you are a single student studying at a rate of up to 59% of an equivalent full-time course, and your income is exactly £16,843 your support will be reduced by £50, so the most you can receive is £1,035 (a £770 fee grant and a £265 course grant).

If your income is above £16,843, your grant will decrease as shown in the charts on pages 27 to 30.

If you are eligible for support, the minimum amount you can receive (or a college can be paid for your fees) is £50.

There are maximum income limits, above which you cannot get any financial support. These maximum income limits are £28,067 plus £2,000 for any partner whose income is taken into account, £2,000 for the first of your or your partner's dependent children, and £1,000 for any further dependent children.

|   | Maximum income limit (before tax)   |
|---|---|
| All single students   | No children - £28,067<br>One child - £30,067<br>Two children - £31,067  |
| Students who started their course on or after 1 September 2005 and who are married, have a civil partner, or who are living with a partner (of either sex)<br><br>(In this case your partner's income is taken into account.)   | No children - £30,067 (joint income)<br>One child - £32,067 (joint income)<br>Two children - £33,067 (joint income) |
| Students who started their course before 1 September 2005 and are:<br><br><ul style="list-style-type: none"> <li>• married or have a civil partner; or</li> <li>• 25 or over and living with a partner of the opposite sex.</li> </ul> (In these cases, your partner's income is taken into account.)         | No children - £30,067 (joint income)<br>One child - £32,067 (joint income)<br>Two children - £33,067 (joint income) |
| Students who started their course before 1 September 2005 and are:<br><br><ul style="list-style-type: none"> <li>• living with a partner of the same sex; or</li> <li>• under 25 and living with a partner of the opposite sex.</li> </ul> (In these cases, your partner's income is not taken into account.) | No children - £28,067<br>One child - £30,067<br>Two children - £31,067  |

See Appendix 1 for examples of the financial support students with different personal circumstances would be entitled to, and Appendix 2 for examples of how entitlement is worked out.

## 4 When and how to apply

This section tells you how and when you can get an application form, what you need to do to confirm that you are on your course, and where you should send your form when it has been filled in.

### **Step 1 - get an application form and fill it in**

**You can apply for the course grant and the fee grant by filling in form PTG1.**

You can get a copy of studentfinancenl form PTG1 from your university / college, from your local Student Finance NI office or by calling the Customer Support Office on 0845 6000 662. Copies of PTG1 will be available from August 2011.

**If you want to apply for Disabled Students' Allowances (DSAs),** you will need to fill in a Disabled Students' Allowance application form (DSA1) as well as a PTG1 application form. Ask your local Student Finance NI office to send you the DSA application form for undergraduate students, or you can download it from the website ([www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)), or by contacting the Customer Support Office on 0845 6000 662.

**If you are an EU student** you will need to fill in form EUPTG1. You can get a copy of this form by calling the EU Customer Services Team on 0141 243 3570 or from their website ([www.direct.gov.uk/studentfinance-EU](http://www.direct.gov.uk/studentfinance-EU)). Copies of form EUPTG1 will be available from August 2011.

**If you fall into any of these categories you should fill in form PTG1 and return this to your local Student Finance NI office:**

- EEA migrant worker or EEA self-employed person (or family member);
- Swiss employed person or Swiss self-employed person (or family member);
- EEA frontier worker or EEA frontier self-employed person (or family member);
- Swiss frontier worker or Swiss frontier self-employed person (or family member);
- Children of Swiss nationals or Turkish workers.

Note: you will need to satisfy residency criteria if you are in any of these categories (see Section 3).

**If you are a student who will study in England, Wales or Scotland** you will receive support for fees and the course grant. The fee grant support will be similar to the support to students who live and study within England, Wales or Scotland. You will be able to get more details on the level of support available in this situation from your local Student Finance NI office. You should apply for support on the PTG1 form.

**If you are a distance learning student,** you will be funded according to where you will be taking your course. This means that if you live in Northern Ireland and are taking a distance learning course and the course is provided by an English, Welsh or Scottish college you will be eligible to apply for the Northern Ireland package of support. You should apply for support using form PTG1.

Once you have a form, fill in all the parts that apply to you and go to step 2 on the next page.

## 4 When and how to apply

### Step 2 – confirmation from your college

Once you have filled in your application form, take it to your college so that they can:

- confirm that you are a student of that college;
- calculate the intensity of your course; and
- indicate the fees they charge for your course.

If you are a new student, your college will fill in their part of the form once you have completed the first two weeks of the course.

If you are a continuing student, your college will fill in their part of the form once you have enrolled to study for the 2011/12 academic year.

Once your college has filled in their part, they will return the form to you.

### Step 3 – send the form back

Once you have the form back from your college, you should send it to your local Student Finance NI office (details can be found on page 24).

**You should make sure that your local Student Finance NI office receives your application within six months of the first day of the academic year of your course (for many students this will be by 29 February 2012).**

### Step 4 – your local Student Finance NI office will let you know whether you are entitled to financial help

Your local Student Finance NI office will write to you to let you know whether you are entitled to receive help with your tuition fees or your course costs. If you are entitled to receive financial help, your local Student Finance NI office will tell the Student Loans Company to pay this. The Student Loans Company will pay any fee grant direct to your college, and will pay any course grant into your bank account.

#### **Students studying with the Open University**

The Open University deals with its own students' applications for the fee grant, the course grant and DSAs.

The Open University has its own application form which you should fill in instead of form PTG1. If you want to study with the Open University and you need any information on financial support, you can contact them on 028 90 245025.

**You must always tell your local Student Finance NI office, or the Open University, about any change in your circumstances (for example, if you decide to change your course, or if you decide not to finish your course).**

## 5 What other help is available?

### Help for students on postgraduate courses

The student support system does not provide the same support for students on postgraduate courses as those on undergraduate courses, except for initial teacher training. Whilst there is no support from DEL for part-time postgraduate students, other forms of support are available as detailed below.

Disabled Students' Allowances (DSAs) are available to full-time and part-time postgraduate students who are taking a recognised postgraduate course. However, if you are receiving a bursary or an award from a research council, the DHSSPS or the General Social Care Council, or if your college provides support which is equivalent to DSAs, you cannot get a postgraduate DSA from your local Student Finance NI office. You should contact the provider of the bursary or award for advice on any extra support you may be entitled to because of your disability.

Students on PGCE courses will continue to be eligible for the DSAs as awarded to undergraduate students and, as a result, will not be eligible for a postgraduate DSA. There is more information in our booklet 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education'. Page 26 explains how you can get a copy of that guide.

Postgraduate students can also apply for help from the Support Funds. You should apply to your college student services department. Your college will tell you what information you need to provide and how they will assess your application.

Students studying postgraduate courses in Northern Ireland should contact the appropriate academic department in the Northern Ireland institution for more information regarding funding. Please note that the offer of a place does not mean that funding will be provided.

Students studying postgraduate courses in Great Britain should contact the appropriate Research Council.

All the research councils consider funding individual postgraduates. You need to contact the relevant research council to find out more. You will have to compete for funding from research councils, and getting a place on a postgraduate programme does not mean you are automatically entitled to an award.

There are seven research councils, as shown listed below:

- Arts and Humanities Research Council (AHRC) - [www.ahrc.ac.uk](http://www.ahrc.ac.uk)
- Biotechnology and Biological Sciences Research Council (BBSRC) - [www.bbsrc.ac.uk](http://www.bbsrc.ac.uk)
- Engineering and Physical Sciences Research Council (EPSRC) - [www.epsrc.ac.uk](http://www.epsrc.ac.uk)
- Economic and Social Research Council (ESRC) - [www.esrc.ac.uk](http://www.esrc.ac.uk)
- Medical Research Council (MRC) - [www.mrc.ac.uk](http://www.mrc.ac.uk)
- Natural Environment Research Council (NERC) - [www.nerc.ac.uk](http://www.nerc.ac.uk)
- Science and Technology Facility Council (STFC) - [www.scitech.ac.uk](http://www.scitech.ac.uk)

### Educational trusts and charities

Educational trusts and charities also make individual awards to students. You can find standard lists of these in most public libraries. Useful publications include the Educational Grants Directory, the Charities Digest, the Grants Register and the Directory of Grant Making Trusts. You can find more information in section 10 'Useful contacts and useful publications'.

## 6 What happens if I have taken out a student loan in the past?

Loans for part-time study are no longer available. They were replaced in the 2004/2005 academic year by the fee grant and the course grant.

If you are a part-time student and you took out a loan earlier in your course, you will not have to start repaying your loan until the April after you have finished or left your course. The amount you have to repay will be linked to your income. You will be expected to repay 9% of your income over £15,000 each year, or the monthly (£1,250) or weekly (£288) equivalent.

The Student Loans Company (SLC) will work with HM Revenue and Customs (previously called the Inland Revenue) to collect your repayments, which

will be shown on your payslip. If you are self-employed, the repayments will be collected through the tax self-assessment process.

As HM Revenue and Customs can only tell the SLC what you have repaid at the end of each tax year it is important that you keep an eye on your own repayments and contact the SLC when you think you are coming close to paying off your full loan amount.

The table below shows the monthly repayments you would need to pay if you were earning different amounts, and what percentage of your total income these repayments would be.

| Income each year before tax | Monthly repayment | Repayment as a percentage of your income |
|-----------------------------|-------------------|--|
| Up to £15,000               | 0                 | 0  |
| £16,000                     | £7                | 0.6%                                     |
| £17,000                     | £15               | 1.1%                                     |
| £18,000                     | £22               | 1.5%                                     |
| £19,000                     | £30               | 1.9%                                     |
| £20,000                     | £37               | 2.3%                                     |
| £21,000                     | £45               | 2.6%                                     |
| £22,000                     | £52               | 2.9%                                     |
| £23,000                     | £60               | 3.1%                                     |
| £24,000                     | £67               | 3.4%                                     |
| £25,000                     | £75               | 3.6%                                     |

### How much will I have to pay back?

Part of the interest on the amount you owe will be paid by the Government so you only pay interest at a rate linked to inflation. This means the value of the amount you pay back will be broadly the same, in real terms, as the value of the amount you borrowed. This will apply as long as the loan lasts and will include any time when you are studying or are not repaying the loan, as well as when you are repaying the loan. Details of any changes to the interest charged will be shown on the Student Loans Company website.

How long it will take you to repay your loan will depend on your income after you leave college and the total amount you have borrowed. You will

normally continue to repay the loan until you have paid off the full amount. However, if you have kept up your repayments, any loan you still owe will be cancelled:

- when you reach the age of 65;
- if you become permanently disabled and unfit for work; or
- if you die.

You can find more details on repaying your loan in the guide 'Student Loans: A Guide to Terms and Conditions' which is available from your local authority. This guide is also available on our website [www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk).

## 7 Can I still claim benefits?

**Please remember that the information given here is general. If you think you may be eligible for any of the following benefits, please contact your local Social Security Agency office, Housing Executive office or student advisory service.**

As a part-time student, you can still claim means-tested benefits if you are unemployed. Means-tested benefits (such as Jobseeker's Allowance and Housing Benefit) are those which are assessed on your income, savings and investments. However, to be able to claim Jobseeker's Allowance, you must be available for and actively looking for work.

If you are claiming Jobseeker's Allowance, you must be willing to go to an interview, even if this means taking time off from your course. You should also be able to rearrange your study hours to fit around a job, or be prepared to give up your course if you cannot do this.

If you are a single parent, or you have a disability or illness that means you have not been able to work for at least 28 weeks, and you have a low income, you may be able to claim Income Support instead of Jobseeker's Allowance as you do not have to be available for work to claim Income Support.

Income Support and income-based Jobseeker's Allowance are only available to people over 18. You should be able to get more information about these benefits from your local Social Security Agency office.

You do not have to be actively looking for work to claim Housing Benefit.

**How does the Social Security Agency office or local Housing Executive office work out what I am entitled to?**

When they are working out your benefits, the Social Security Agency office or Housing Executive office will ignore any fee grant you receive, and they will not treat the fee grant as income when assessing any means-tested benefit. They will not count the course grant as income. Also, any payments you receive from the Support Funds will not be counted as income as long as they are not meant to help with day-to-day living costs.

Your local Social Security Agency office or Housing Executive office will be able to give you more advice from July 2011.

## 8 What do I do if I am an EU student?

If you are a European Union (EU) national, or the spouse/civil partner of an EU national, or in certain circumstances the child or dependant of an EU National you may get similar support for your tuition fees as a UK student. You should contact:

Student Finance Services European Team

PO Box 89

Darlington

DL1 9AZ.

**Phone:** 0141 243 3570 (10am to 4pm, Monday to Friday)

**Website:** [www.direct.gov.uk/studentfinance-EU](http://www.direct.gov.uk/studentfinance-EU)

**E-mail:** [EU\\_Team@slc.co.uk](mailto:EU_Team@slc.co.uk)

You will need to apply by filling in form EUPTG1. You can get a copy of this form by contacting the EU Customer Services Team direct or by downloading a copy of the form from the EU Team's website (see above). Copies of form EUPTG1 will be available from the end of July 2011.

## 9 What to do if you are not satisfied

### Summary

You will have seen from this guide that you might be dealing with a number of different organisations involved in student support – your local Student Finance NI office, the Student Loans Company, your college, the Department for Employment and Learning, Her Majesty's Revenue and Customs (HMRC), and so on. This section gives you some advice on what to do if you are not satisfied and you feel that you may want to complain or appeal.

All organisations want to provide good services. But sometimes things go wrong or mistakes are made. For example, there may be an unacceptable delay, or you may find that you are not dealt with politely, or a decision in your case seems wrong.

Before considering what to do, you should make sure that you have done what you have to do. For example, have you provided all the information or documents that you have been asked for or done things on time?

### What you should do if you want to complain

All public services should publicise their system for handling complaints. They often do this in a leaflet or as part of other publicity material. It will help you and the organisation that you are dealing with if you follow their system.

So the first thing to do is to find who to make your complaint to. This may be the person you have been dealing with or one of the managers in the organisation.

You should also find out **how** to make your complaint. In the first place it may be fine to do it by phone, when perhaps the matter can be sorted out quickly and easily. If you are still not satisfied with the way you are being treated or the problem is more complicated, it may be appropriate to put things in writing.

The organisation's system for dealing with complaints should also be clear about what happens if you stay dissatisfied with the way your case or complaint is being handled. This usually involves you being able to take a complaint to higher positions in the organisation, perhaps the Chief Executive, Chief Officer or a Director.

If you have been through the complaints system of the organisation concerned and you are still not satisfied, there may be an independent review of complaints that you can go to. The organisation's publicity material on their complaints system should describe this and explain how to get in touch with that person or organisation. If it does not, please ask them what you should do.

The main organisations involved in aspects of student support are as follows:

- The Commissioner for Complaints (for services provided by Student Finance NI offices);
- The Parliamentary Ombudsman (for services provided by central government, for example, the Department for Employment and Learning);
- The Student Loans Company Assessor; and
- The Adjudicator (for services provided by HMRC, who will be involved in collecting the repayments of your loan after you have finished studying - this only applies to part-time students who started their course before 2004/2005).

## 9 What to do if you are not satisfied

### **What you should do if you want to appeal**

This is different from making a complaint.

You may be happy with the way the organisation has dealt with you (they may have been efficient and polite and so on), but you may feel that the organisation has reached the wrong decision in your case. For example, on whether you are eligible for financial support, or how much support you are entitled to.

This means that appeals should be about:

- matters of law;
- decisions or action based on the interpretation of the law or regulations; or
- an organisation breaking their obligations;

rather than failures in administration.

As with considering making a complaint, the organisation you are dealing with should be able to give you information on how to appeal. So your first step should be to make sure that you have this information. Before going any further, you should also make sure that you have told the organisation concerned that you are not happy with their

decision. You should also ask them to explain how they have reached it. This may help to sort the problem out without the need to take it any further.

If you are still not satisfied, you should make sure that you know how to appeal and who to appeal to. Some of the organisations you will be dealing with have their own appeals arrangements, which you should use first. These range from appeals to Chief Executives in the Education and Library Boards to appeals to the tax commissioners, for decisions taken by HMRC.

But, in some circumstances, you may have to consider using the legal system (going to a county court or applying for a judicial review in the high court) if, for example, you need to take the appeal to another stage. This can also apply if it is the only route of appeal available in your particular case.

If you are thinking of doing this, you must first get independent legal advice, for example, from a solicitor, a legal advice centre, the advice centre in your college or students' union, or a citizens advice bureau.

## 10 Useful contacts and useful publications

### For more information on student support

If you live in **Northern Ireland** you should contact your local Student Finance NI office. Your Student Finance NI office can tell you if you are likely to qualify for student support and roughly how much it is likely to be.

### Addresses of Student Finance NI offices

| Student Finance NI offices  | Covering local Government District(s)   |
|---|---|
| Student Finance NI<br>40 Academy Street<br>BELFAST<br>BT1 2NQ<br>Telephone: 028 90 564000<br>Email: student.awards@belb.co.uk                                 | Belfast   |
| Student Finance NI<br>Grahamsbridge Road<br>Dundonald<br>BELFAST<br>BT16 2HS<br>Telephone: 028 90 566200<br>Email: student.awards@seelb.org.uk                | Ards<br>Castlereagh<br>Down<br>Lisburn<br>North Down  |
| Student Finance NI<br>County Hall<br>182 Galgorm Road<br>BALLYMENA<br>Co Antrim<br>BT42 1HN<br>Telephone: 028 25 662280<br>Email: student.awards@neelb.org.uk | Antrim<br>Ballymena<br>Ballymoney<br>Carrickfergus<br>Coleraine<br>Larne<br>Magherafelt<br>Moyle<br>Newtonabbey |
| Student Finance NI<br>1 Hospital Road<br>OMAGH<br>Co Tyrone<br>BT79 0AW<br>Telephone: 028 82 411499<br>Email: student.awards@welbni.org                       | Fermanagh<br>Limavady<br>Londonderry<br>Omagh<br>Strabane   |
| Student Finance NI<br>3 Charlemont Place<br>The Mall<br>ARMAGH<br>BT61 9AX<br>Telephone: 028 37 512432<br>Email: student.support@selb.org                     | Armagh<br>Banbridge<br>Cookstown<br>Craigavon<br>Dungannon<br>Newry and Mourne                                  |

## 10 Useful contacts and useful publications

### Student support helpline

Students, parents and members of the public living in Northern Ireland can use the StudentFinanceNI Customer Support Office (CSO). The CSO helpline number is **0845 600 0662**.

The CSO gives advice on general enquiries such as questions about:

- what financial help is available
- the application process
- progress in assessing your application
- when and how your grant will be paid
- the on-line services at [www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

**If you live in England**, you should contact the Department for Business, Innovation and Skills by telephoning 0870 001 0336 or by visiting their website [www.bis.gov.uk](http://www.bis.gov.uk).

**If you live in Wales**, you can phone the Student Finance Wales Contact Centre on 0845 602 8845 from 8am to 8pm Monday to Friday, and between 9am and 1pm on Saturday. You can also use the online services at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk).

You can also speak to your local authority. There is a list of local authority contacts on the Student Finance Wales website, or see your local phone book.

**If you live in Scotland**, you can contact the Student Awards Agency for Scotland.

**Phone:** 0845 111 1711

**E-mail:** [www.saas.gov.uk/contact.htm](http://www.saas.gov.uk/contact.htm)

**Website:** [www.saas.gov.uk](http://www.saas.gov.uk)

**If you are an EU student** and you are not from the UK, you can contact:

Student Finance Services European Team  
PO Box 89  
Darlington  
DL1 9AZ.

**Phone:** 0141 243 3570

(10am to 4pm, Monday to Friday)

**Website:** [www.direct.gov.uk/studentfinance-EU](http://www.direct.gov.uk/studentfinance-EU)

**E-mail:** [EU\\_Team@slc.co.uk](mailto:EU_Team@slc.co.uk)

**For information about previous student loans**, you can contact:

Student Loans Company Limited  
100 Bothwell Street  
Glasgow  
G2 7JD.

**Phone:** 0800 405 010

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

## 10 Useful contacts and useful publications

### Useful publications

Some of the following publications will be available from your local library.

You can get copies of this guide by calling the Customer Support Office on 0845 6000 662. You can download this and other student support guides from the Student Finance NI website at [www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

**Disabled Students' Allowances** - you can get a guide '**Bridging the Gap**' from the Customer Support Office on 0845 6000 662.

**The Guide to Educational Grants** - published by the Directory of Social Change (price £75.00 for the 2011/12 edition). You can get this from:

Directory of Social Change  
24 Stephenson Way  
London NW1 2DP.

**Phone:** 020 7391 4800

**Fax:** 020 7391 4808

**Website:** [www.dsc.org.uk](http://www.dsc.org.uk)

**The Grants Register 2011** - published by Palgrave Macmillan Limited (price £210). This lists around 4,200 separate awards for students studying in the United Kingdom and abroad. It is available from:

Palgrave Macmillan  
Houndmills  
Basingstoke  
Hampshire RG21 6XS  
United Kingdom

**Phone:** 01256 329 242

**Fax:** 01256 479 476

**Website:** [www.palgrave.com](http://www.palgrave.com)

# 11 Appendices

## Appendix 1

The following charts give examples of the financial support students with different personal circumstances would be entitled to.

### Single student, no dependent children

| Income             | Entitlement   |
|--------------------|---|
| Below £16,843      | <p>Full course grant of £265.<br/>Full fee grant (or the fees charged by the college, whichever is lower).</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course - £820.</li> <li>• Course equivalent to 60% to 74% of a full-time course - £985.</li> <li>• Course equivalent to 75% or more of a full-time course - £1,230.</li> </ul>  |
| £16,843            | <p>Full course grant of £265.<br/>The fee grant is reduced by £50.</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course - £770.</li> <li>• Course equivalent to 60% to 74% of a full-time course - £935.</li> <li>• Course equivalent to 75% or more of a full-time course - £1,180.</li> </ul>  |
| £16,844 to £25,419 | <p>Full course grant of £265.<br/>Fee grant as follows (or the fees charged by the college, whichever is lower).</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £16,843.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £16,843.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,180 less £1 for every £7.59 of income (before tax) over £16,843.</li> </ul> |
| £25,420            | <p>Full course grant of £265.<br/>£50 fee grant. (This applies no matter how intensive the course is).</p>  |
| £25,421 to £26,029 | <p>Full course grant of £265.<br/>No fee grant.</p>   |
| £26,030 to £28,066 | <p>Course grant of £265 less £1 for every £9.47 of income (before tax) over £26,030 (This applies no matter how intensive the course is).</p>   |
| £28,067            | <p>£50 course grant.</p>  |
| £28,068 and over   | <p>No support.</p>  |

# 11 Appendices

## Single student, two dependent children

| Income             | Entitlement   |
|--------------------|---|
| Below £19,843      | <p>Full course grant of £265.<br/>Full fee grant (or the fees charged by the college, whichever is lower).</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £820.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £985.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,230.</li> </ul>  |
| £19,843            | <p>Full course grant of £265.<br/>The fee grant is reduced by £50.</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £770.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £935.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,180.</li> </ul>  |
| £19,844 to £28,419 | <p>Full course grant of £265.<br/>Fee grant as follows (or the fees charged by the college, whichever is lower).</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £19,843.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £19,843.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,180 less £1 for every £7.59 of income (before tax) over £19,843.</li> </ul> |
| £28,420            | <p>Full course grant of £265.<br/>£50 minimum fee grant. (This applies no matter how intensive the course is).</p>  |
| £28,421 to £29,029 | <p>Full course grant of £265.<br/>No fee grant.</p>   |
| £29,030 to £31,066 | <p>Course grant of £265 less £1 for every £9.47 of income (before tax) over £29,030 (This applies no matter how intensive the course is).</p>   |
| £31,067            | <p>£50 course grant.</p>  |
| £31,068 and over   | <p>No support.</p>  |

# 11 Appendices

## Married student, no dependent children

| Income             | Entitlement  |
|--------------------|--|
| Below £18,843      | <p>Full course grant of £265.<br/>Full fee grant (or the fees charged by the college, whichever is lower).</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £820.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £985.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,230.</li> </ul>   |
| £18,843            | <p>Full course grant of £265.<br/>The fee grant is reduced by £50.</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £770.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £935.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,180.</li> </ul>   |
| £18,844 to £27,419 | <p>Full course grant of £265.</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £18,843.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £18,843.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,180 less £1 for every £7.59 of income (before tax) over £18,843.</li> </ul> |
| £27,420            | <p>Full course grant of £265.<br/>£50 minimum fee grant. (This applies no matter how intensive the course is.)</p>   |
| £27,421 to £28,029 | <p>Full course grant of £265.<br/>No fee grant.</p>  |
| £28,030 to £30,066 | <p>Course grant of £265 less £1 for every £9.47 of income (before tax) over £28,030. (This applies no matter how intensive the course is).</p>   |
| £30,067            | <p>£50 course grant.</p>   |
| £30,068 and over   | <p>No support.</p>   |

# 11 Appendices

## Married student, two dependent children

| Income             | Entitlement   |
|--------------------|---|
| Below £21,843      | <p>Full course grant of £265.<br/>Full fee grant (or the fees charged by the college, whichever is lower).</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £820.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £935.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,230.</li> </ul>  |
| £21,843            | <p>Full course grant of £265.<br/>The fee grant is reduced by £50.</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £770.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £935.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,180.</li> </ul>  |
| £21,844 to £30,419 | <p>Full course grant of £265.<br/>Fee grant as follows (or the fees charged by the college, whichever is lower).</p> <p><b>Amount of fee grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent of up to 59% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £21,843.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £21,843.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,180 less £1 for every £7.59 of income (before tax) over £21,843.</li> </ul> |
| £30,420            | <p>Full course grant of £265.<br/>£50 minimum fee grant. (This applies no matter how intensive the course is.)</p>  |
| £30,421 to £31,029 | <p>Full course grant of £265.<br/>No fee grant.</p>   |
| £31,030 to £33,066 | <p>Course grant of £265 less £1 for every £9.47 of income (before tax) over £31,030 (This applies no matter how intensive the course is).</p>   |
| £33,067            | <p>£50 course grant.</p>  |
| £33,068 and over   | <p>No support.</p>  |

# 11 Appendices

## Appendix 2

Here are some examples of how income is assessed.

**Paul is married and is earning £18,000 a year. His wife is not working and has no income. He is studying his course at a rate equivalent to 50% of a full-time course and the fee charged is £750.**

As Paul is married, the income level for getting full support is £18,843. As his income is less than this and his wife has no income, he will be entitled to full support of £750 (the fees charged by his college) and the maximum course grant of £265.

**Charlene is married with four children. She has no personal income, and her husband's income is £23,500 a year. The tuition fees for her course are £950. She is studying her course at a rate equivalent to 60% of a full-time course.**

As Charlene is married, her husband's income will be taken into account. The income level for getting full support is £23,843 (taking account of the allowances of £2,000 for her husband, £2,000 for their eldest child, and £1,000 each for their other three children). Charlene's family income is less than this, so she is entitled to full support, which for her course will be a fee grant of £935 (the maximum fees allowable) and the maximum course grant of £265.

**Arnold is a single person and is earning £26,150 a year. The tuition fees for his chosen course are £930. He is studying his course at a rate equivalent to more than 75% of a full-time course.**

As Arnold is single, the income level for getting full support is £16,843. His income is more than this, but he is eligible for some support. He will receive a course grant of £252, but no fee grant.

**Fred has a civil partner. Fred earns £14,500 and his partner earns £14,000. He is studying his course at a rate equivalent to 60% of a full-time course.**

As Fred has a civil partner, his income will be jointly assessed with that of his partner. The income for getting full support is £18,843. Their joint income is £28,500. This is above the £28,029 limit at which no fee grant is paid and only partial course grant is paid. However Fred will get some support, he will receive a partial course grant of £215.

**Pauline is a student who started her course in 2004. She is 24 years old and lives with a partner of the opposite sex. She has no dependent children. Her income is £18,250 and she is studying her course at a rate equivalent to 50% of a full-time course. Her tuition fees are £730.**

As Pauline started her course in 2004 and is under 25, the income of her partner will not be taken into account. The amount of support she is entitled to is a fee grant of £652 and a maximum course grant of £265.











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