

A GUIDE TO FINANCIAL SUPPORT FOR HIGHER EDUCATION STUDENTS 2010/11



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1 Introduction

This booklet sets out the financial help the Government has put in place for 2010/2011 for students whose homes are in Northern Ireland (whether they are studying in Northern Ireland, England, Wales, Scotland or the Republic of Ireland). It applies to the 2010/11 academic year only.

This booklet is for guidance only and does not cover all circumstances. You should speak to your local Student Finance NI office or your university or college for more information.

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, a university, or a lead school if you are following a course of School-Centred Initial Teacher Training (SCITT) in England.

Where to apply

If you live in Northern Ireland, you can apply online or contact the local Student Finance NI office in whose area you live.

Online applications and contact details for the Student Finance NI offices can be found at www.studentfinancenl.co.uk and are listed on page 34.

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, your application for financial support will be dealt with by the Student Loans Company.

The 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
Email: EU_Team@slc.co.uk

Students who want to study abroad (UK and other EU nationals)

If you are planning to study abroad as part of your course, you may be able to get help through the Erasmus exchange programme if the country in which you want to study is part of the Lifelong Learning Programme. **You should contact the European Office in your university or college for more information.** The scheme in the UK is currently administered by the British Council. Please note that they cannot answer other questions about student finance. Their address is:

British Council Wales
28 Park Place
Cardiff
CF10 3QE

Phone: 029 2039 7405
Email: Erasmus@britishcouncil.org
Website: www.britishcouncil.org/socrates-erasmus.htm

Changes to student finance from 2010

The government plans to introduce the following changes to the student finance system.

Main Changes

- **Increase in loan and grant amounts for full-time students.**
For full-time students, loans and grants for tuition fees, and loans and grants for living and other costs, have been increased in line with forecasted inflation.
- **Increase in grant amounts for part-time students.**
For part-time students, the amounts of course grant and fee grant available have been increased. For example, those studying the equivalent of 75% or more of a full-time course may get up to £1,230 a year, as well as a course grant of £265.

- **Greater flexibility for part-time students and full-time distance learning students who hold a first degree below Honours.**

All part-time students and full-time distance learning students starting a course on or after 1st September 2010, who hold a lower level higher education qualification from a UK or an 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.

2 When and how to apply for financial help for full-time courses

Summary

This section gives details on the steps you need to take to apply for help, when you should make your application, and what happens when you've made it.

New students

The table below sets out what you need to do to as a new student to make an application for financial support for a full-time course or a part-time initial teacher training course. Your application will generally take six to eight weeks to process.

If you plan to study part-time, please see section 7 of this guide.

Step 1	<p>You should start thinking about applying for financial help as soon as you have applied for a place on a course.</p> <p>If you want to check what help you might be entitled to, visit the calculator online at www.studentfinancenl.co.uk</p> <p>Do not wait until you have a confirmed place on a course before applying – simply quote the course that you think you are most likely to attend. If your course changes after you apply, tell your local Student Finance NI office straight away.</p>				
Step 2	<p>From November/December 2009. You can apply online at www.studentfinancenl.co.uk or you can get an application form from your local Student Finance NI office.</p>				
Step 3	<p>Fill in your application form.</p> <p>You can get further information about student loans in the guide 'Student loans – A guide to terms and conditions' which you can get from your local Student Finance NI office or by calling 0800 731 9133.</p>				
Step 4	<p>Return your application form. Make sure you send all the information you are asked for when you return your application.</p> <p>If you decide to take out a student loan, make sure you provide your National Insurance number. If you do not provide your National Insurance number, or you provide an incorrect one, your first loan instalment may be delayed and further loan instalments may not be paid.</p> <p>To guarantee you get a payment at the start of the first term of your course, make sure you and your family fill in and return your application form by the relevant deadline. The deadlines are as follows.</p> <table border="1"><tr><td>For new students who choose not to supply financial information on their form.</td><td>23 April 2010</td></tr><tr><td>Other new students</td><td>26 June 2010</td></tr></table> <p>If you miss the deadline, there is no guarantee that you will receive a payment at the start of term.</p>	For new students who choose not to supply financial information on their form.	23 April 2010	Other new students	26 June 2010
For new students who choose not to supply financial information on their form.	23 April 2010				
Other new students	26 June 2010				

2 When and how to apply for financial help for full-time courses

Existing students

The table below sets out what you need to do to as an existing student to make your application for financial support for a full-time course or a part-time initial teacher training course. Your application will generally take six to eight weeks to process.

Step 1	<p>If you started your course before September 2010 and you have already applied for financial support you will automatically be contacted with details about how to apply, so you do not need to contact your local Student Finance NI office or the SLC. You can also apply online at www.studentfinancenico.uk. The website will have information about when the online service will be available.</p> <p>If you are an existing student and you have not applied for student finance before, you should use the instructions for new students</p>				
Step 2	<p>Fill in your application.</p> <p>You can get further information about student loans in the guide 'Student loans – A guide to terms and conditions' which you can get from your local Student Finance NI office or by calling 0800 731 9133.</p>				
Step 3	<p>Return your application form. Make sure you send all the information you are asked for when you return your application.</p> <p>If you decide to take out a student loan, make sure you provide your National Insurance number. If you do not provide your National Insurance number, or you provide an incorrect one, your first loan instalment may be delayed and further loan instalments may not be paid.</p> <p>To guarantee you get a payment at the start of the first term of your course, make sure you and your family fill in and return your application form by the relevant deadline. The deadlines are as follows.</p> <table border="1"><tr><td>For existing students who choose not to supply financial information on their form.</td><td>23 April 2010</td></tr><tr><td>Other existing students</td><td>28 May 2010</td></tr></table> <p>If you miss your deadline, there is no guarantee that you will receive a payment at the start of term.</p>	For existing students who choose not to supply financial information on their form.	23 April 2010	Other existing students	28 May 2010
For existing students who choose not to supply financial information on their form.	23 April 2010				
Other existing students	28 May 2010				

2 When and how to apply for financial help for full-time courses

Late applications

If you decide that you want to apply for financial help after your course starts, you must apply no later than nine months after the first day of the academic year of your course. For example, if your course starts in autumn 2010, you have until 31 May 2011 to apply. However, in certain circumstances this limit can be extended – contact your local Student Finance NI office for further advice.

What happens next

In summary, the following happens once you have submitted your application along with any evidence.

- Your application and the evidence you have provided will be checked to make sure that you are eligible to receive financial help. If you are eligible, your local Student Finance NI office will work out how much financial help you may be entitled to.
- Once this has been completed (and if your application is in order) Student Finance NI will send you a notice of the support you are entitled to. If you have provided all the information you need to, this will normally be six to eight weeks after you sent your application.
- Your money will be paid direct into your bank account after you register on your course at the start of term. Please note that your money will not be in your bank account until three working days after your university or college have confirmed that you are attending your course.
- If you have taken out a loan to cover all or part of your tuition fees, this will be paid direct to your university or college.

If you want more information about eligibility for financial help and the assessment process, you can get a leaflet called 'Student finance – how you are assessed and paid' which explains this in more detail. You can download a copy from www.studentfinancenl.co.uk, and you can also get a copy from your local Student Finance NI office or by calling 0800 731 9133 (textphone 0800 328 8988). This is also available on audio tape, in Braille and large print.

Your eligibility to financial support can be affected by your residence, previous study on a course of higher education and by the type of course and college you hope to attend. Please check with your local Student Finance NI office.

How to check the progress of your application online

The Student Finance NI 'customer portal' allows all students in Northern Ireland to access their details online. They can update their customer details, view letters that have been sent to them and view the details of scheduled payments. You can find the customer portal at www.studentfinancenl.co.uk.

3 Financial help for new full-time students

Summary

This section gives details of the main types of financial help available to new full-time students.

Important information for all students

The package of student support you can apply for will depend on whether you are starting a new course in September 2010 or whether you are continuing your course. If you are not sure what package of support you are entitled to, you should contact your local Student Finance NI office for advice.

New students

New students who are starting their course on or after 1 September 2010 will be entitled to the package of support listed below.

Existing students

Existing students who started their course before 1 September 2010 will be entitled to the package of support they were receiving in the previous academic year. These are summarised on page 18 (new and old packages of support).

New Students

What help is available?

While you are at college you will have two main costs.

- Your fees
- Your living costs

There is help available towards both. The main types of help available to new students starting their course from September 2010 are shown in the table below.

If you are not sure what package of support you are entitled to, you should contact your local Student Finance NI office for advice.

Type of help available	Where can I find more information?
Student Loan for Tuition Fees	See page 10
Maintenance Grant (or Special Support Grant)	See pages 11 and 12
Student Loans for Maintenance	See page 13
Help for students studying in the Republic of Ireland	See page 14
Bursaries from Higher Education Institutions	See page 12
Extra help if you have a disability	See pages 15 and 16
Extra help if you have children or adult dependants	See page 15
College fee loan for graduate entrants to specified undergraduate courses at Oxford and Cambridge	See page 17

Please note that if you think that you may receive a DHSSPS or an NHS bursary while you are studying (see page 29), you should contact your local Student Finance NI office as this may affect the support you can receive.

3 Financial help for new full-time students

Tuition fees

From September 2010, universities and colleges of higher education in Northern Ireland can charge up to £3,290 a year for their full-time courses. The amount charged may vary between courses, as well as between universities – check the UCAS website (www.ucas.ac.uk) or the university's prospectus. It is expected that the amount will increase each year in line with inflation.

However, tuition fees for new and existing students on higher education courses at College of Agriculture, Food and Rural Enterprise (CAFRE) will be capped at £1,310 for the 2010/11 academic year.

If you are planning to study at a publicly funded college in the Republic of Ireland you will not be required to pay tuition fees. Under the present arrangements, Northern Ireland students attending courses at publicly funded colleges in the Republic of Ireland (ROI) have their tuition fees paid by the Irish Government. However the college will make an additional charge for registration. In 2009/10 this was €1,500.

Different fee arrangements apply to universities in Scotland. The table below shows the amount of tuition fees which will be paid each year in the four parts of the UK.

Students who live in Northern Ireland and choose to study in:	2010/2011
Northern Ireland	£3,290
England	£3,290
Wales	£3,290
*Scotland	£1,820 (in 2009/10)
*Medicine courses in Scotland	£2,895 (in 2009/10)

* Subject to confirmation

Help towards tuition fees – Student Loans for Tuition Fees

No eligible student has to pay fees before they start university or while they are studying.

Instead, students are able to apply for the student loan for fees to cover these costs. This means that they won't have to find the money before they start their course or whilst they are studying, and the fees will be paid direct to the university or college on students' behalf. Students will repay these loans once they have left university and are earning over £15,000. Interest on the loan is linked to inflation, so what you repay will be worth what you borrowed.

Who's eligible?	Eligible students in higher education who start their course in 2010 (and existing eligible students who commenced their course after September 2006).
How much?	The fee you are charged, but no more than £3,290 in this academic year.
How is it paid?	Paid direct to your university or college.
Is it repayable?	Yes. But you only start repaying it when you have left your course and are earning over £15,000. You repay it at 9% of your earnings above £15,000. So, someone earning £18,000 – the average starting salary for a graduate – would be paying back £5.19 a week.

3 Financial help for new full-time students

Maintenance Grant

A Maintenance Grant is available for students who start their course in September 2010 or later. The maximum amount of support available is £3,475 a year, and how much you get will depend on your income and that of your household.

Who's eligible?	New higher education students starting their course in 2010 (and existing students who commenced their higher education course after 2006).								
How much?	How much you get depends on your household income. Your local Student Finance NI office will work this out when you make your application for help. The table below is a guide to how much you could get. <table border="1"><thead><tr><th>Household income</th><th>How much? (See note)</th></tr></thead><tbody><tr><td>£19,203 or less</td><td>Full £3,475 grant</td></tr><tr><td>Between £19,204 and £41,065</td><td>Partial grant</td></tr><tr><td>Over £41,065</td><td>No grant</td></tr></tbody></table>	Household income	How much? (See note)	£19,203 or less	Full £3,475 grant	Between £19,204 and £41,065	Partial grant	Over £41,065	No grant
Household income	How much? (See note)								
£19,203 or less	Full £3,475 grant								
Between £19,204 and £41,065	Partial grant								
Over £41,065	No grant								
How is it paid?	In three instalments, one at the start of each term, along with any Student Loan for Maintenance payments.								
Is it repayable?	No. You will not have to repay this help.								

Note: New Initial Teacher Training (ITT) students who are studying for 10 weeks or more (apart from those on courses leading to a first degree) will receive a minimum Maintenance Grant of £1,318, no matter what their household income. If they are studying for between 6 and 10 weeks, they will receive at least £659.

Special Support Grant

If you are eligible to receive a Special Support Grant you will not be eligible to receive a Maintenance Grant.

The Special Support Grant pays up to £3,475, depending on your household's income. It is intended to help with extra course-related costs such as books, equipment, travel or childcare. Entitlement to the Special Support Grant is worked out in the same way as the Maintenance Grant but will not affect the amount of Maintenance Loan you may be entitled to receive. If you claim income related benefits, the Special Support Grant will not be taken into account by Social Security Agency or your local Housing Benefit office when working out your income.

3 Financial help for new full-time students

You may be eligible to receive a Special Support Grant instead of a Maintenance Grant if you:

- are a lone parent (single parent);
- have a partner who is also a student – and one or both of you are responsible for a child (or a young person aged under 20 who is in full-time education below higher education level);
- have a disability, and qualify for the disability premium or severe disability premium;
- are deaf and qualify for Disabled Students' Allowances;
- have been treated as incapable of work for a continuous period of at least 28 weeks;
- are from abroad and entitled to an Income Support urgent cases payment because you are temporarily without funding for a period of up to six weeks;
- are waiting to go back to a course after taking agreed time out because of an illness or caring responsibility that has now come to an end; or
- are aged 60 or over.

If you're not sure whether to apply for the Maintenance Grant or Special Support Grant, ask your local Student Finance NI office for advice.

Bursaries from Higher Education Institutions

Bursaries are extra financial help for students whose college charges higher fees.

Northern Ireland colleges that charge maximum fees of £3,290 will have to provide extra financial help to students who receive the full £3,475 Maintenance Grant or Special Support Grant. Many universities and colleges also give bursaries to students who are eligible for some of the Maintenance Grant or Special Support Grant. Colleges in England and Wales that charge fees of £3,290 will also have to provide extra financial help to students who receive the full Maintenance Grant or Special Support Grant.

Who's eligible?	New students (and existing students who were eligible for a bursary from 2006) from families on a low income. Students who receive a full Maintenance Grant or Special Support Grant are guaranteed a bursary. Many students eligible for part of the Maintenance Grant or Special Support Grant will also get a bursary depending on the university or college they go to.
How much?	Variable – this depends on the university or college. In Northern Ireland any university or college charging £3,290 will have to provide a bursary of £329 to students who are entitled to the full £3,475 Maintenance Grant or Special Support Grant. Any university or college in England and Wales charging tuition fees of £3,290 will also provide a bursary to students who are entitled to the full Maintenance Grant or Special Support Grant. Some students will get more than £329, as many universities and colleges are expected to offer bursaries greater than this amount. Many universities and colleges are also giving bursaries to students eligible for part of the Maintenance Grant or Special Support Grant. Speak to the university or college that you're interested in and find out what it offers.
How is it paid?	This will vary from institution to institution – contact your institution to find out more.
Is it repayable?	No. You will not have to repay this help.

3 Financial help for new full-time students

Student Loans for Maintenance

To help with your living costs such as accommodation, food, clothes, travel and so on. Interest on the loan is linked to inflation only, so what you repay will be worth what you borrowed.

Who's eligible?	Eligible students aged under 60 at the start of their course.												
How much?	<p>The table below shows the maximum loan that you can get in 2010/2011. These amounts are lower in the final year of your course as you will leave higher education at the end of the summer term and will not need financial support over the summer holiday.</p> <p>Maximum Student Loans for Maintenance in 2010/2011</p> <p>Full-year rates</p> <table border="1"> <tr> <td>Students living away from their parents' home and studying in London</td> <td>Up to £6,780</td> </tr> <tr> <td>Students living away from their parents' home and studying elsewhere</td> <td>Up to £4,840</td> </tr> <tr> <td>Students living at their parents' home</td> <td>Up to £3,750</td> </tr> </table> <p>Final-year rates</p> <table border="1"> <tr> <td>Students living away from their parents' home and studying in London</td> <td>Up to £6,170</td> </tr> <tr> <td>Students living away from their parents' home and studying elsewhere</td> <td>Up to £4,480</td> </tr> <tr> <td>Students living at their parents' home</td> <td>Up to £3,390</td> </tr> </table>	Students living away from their parents' home and studying in London	Up to £6,780	Students living away from their parents' home and studying elsewhere	Up to £4,840	Students living at their parents' home	Up to £3,750	Students living away from their parents' home and studying in London	Up to £6,170	Students living away from their parents' home and studying elsewhere	Up to £4,480	Students living at their parents' home	Up to £3,390
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Students living away from their parents' home and studying elsewhere	Up to £4,480												
Students living at their parents' home	Up to £3,390												
How is it paid?	The SLC will usually pay your loan in three instalments – one at the start of each term. They will make payments for most students straight into your bank or building society account. You will receive a payment schedule from the SLC which tells you how you will get your money.												
Is it repayable?	Yes, but you only start repaying after leaving university and are earning over £15,000 (see Section 10).												

Note: If you are entitled to a Maintenance Grant, you can also receive a Maintenance Loan but the maximum amount of loan you can receive will be reduced.

Some features of the loans scheme are set out below.

'London' rate applies to students attending courses at the University of London or at colleges within the area which includes the City of London and the Metropolitan Police District.

You may be taking a postgraduate course of initial teacher training (ITT) either full-time or in some cases part-time. If it is full-time, you can get a loan at the relevant full-year rate if the course lasts for only one year. If it lasts for more than one year, the loan in the final year is at the final-year rate. If it is a part-time ITT course, the maximum loan will depend on how much full-time study your course involves. Your local Student Finance NI office can give you more advice.

3 Financial help for new full-time students

What if my course is longer than normal?

You can get an extra amount of income-assessed loan to cover each extra week you have to be on your course above 30 term-time weeks (plus the short holidays). If you have to be on the course for 45 weeks or more in any 12-month period, you will get an extra amount of loan as if you were studying for 52 weeks. The most you can get each week is as follows.

Loan rate for each extra week
£108 (in London)
£84 (elsewhere)
£55 (parental home)
£117 (abroad)

What if I'm studying abroad?

If you study abroad for at least 50% of an academic quarter (normally equivalent to a term) as part of your course, you may be eligible for an overseas rate of loan for that period. In 2010/2011, the maximum loan for study overseas will be £5,770 (£5,015 if you study abroad during the final year of your course). If your course is longer than normal, you can get a loan of up to £117 for each extra week that you spend abroad attending your course.

Northern Ireland domiciled students studying in the Republic of Ireland

The arrangements for Northern Ireland domiciled students attending a higher education institution in the Republic of Ireland (ROI) are different to students attending a United Kingdom institution.

Under the free fees initiative, the Department of Education and Science (DES) in the ROI meets the tuition fees of eligible students who are attending full-time undergraduate courses, which must be of at least two years duration at approved colleges. Eligible students are those: who are first-time undergraduates; are EU Nationals; and have been ordinarily resident in an EU Member State for at least three of the five years preceding their entry to an approved course.

EU students, including those from Northern Ireland, are charged a registration fee (€1,500 in academic year 2009/10) per annum. Northern Ireland domiciled students studying in the ROI benefit from special student support arrangements in that the cost of their registration fees is currently met in full by the Department for Employment and Learning.

For the purposes of student support, students attending ROI higher education institutions are eligible to apply for a maintenance loan and a means tested higher education bursary of up to £2,000 from their local Student Finance NI office.

3 Financial help for new full-time students

Other financial help for all students

Help if you have children or adult dependants

There is a range of extra help if you have dependants, and brief details are set out below.

Childcare Grant

The Childcare Grant is available for full-time students with dependent children in 'prescribed' childcare (previously 'registered and approved' childcare, but now some extra types of childcare as well). You could receive 85% of your actual childcare costs in term times and during holidays, up to £148.75 a week for one child, and up to £255 a week for two or more children. How much help you get depends on your income and that of your dependants (including your husband, wife or partner). You will not have to repay this help. You can apply for the Childcare Grant before or during your course. You cannot get this grant if you or your husband, wife or partner receives the childcare element of the Working Tax Credit from HM Revenue & Customs.

Parents' Learning Allowance

This helps with course related costs for full-time students with dependent children. You could receive up to £1,538 a year. How much you get depends on your income and that of your dependants (including your husband, wife or partner). You will not have to repay this help.

Adult Dependants' Grant

If you have a partner (including a partner of the same sex) or another adult, usually a member of your family (but not any of your children), who depends on you financially, you may be eligible for this help. You could receive up to £2,695 a year, and how much you get depends on your income and that of your adult dependants. You will not have to repay this help.

Child Tax Credit from HM Revenue and Customs (HMRC)

Students with dependent children are eligible for Child Tax Credit. More information on Child Tax Credits can be found on page 32 of this booklet, or you can call 0845 300 3900 or visit www.hmrc.gov.uk/taxcredits

If you need more information about any of the above grants, look at the guide called 'Childcare Grant and other support for student parents in higher education'.

You can download a copy of this guide from www.studentfinancenico.uk. Your local Student Finance NI office can also let you have a copy or you can get one by phoning 0800 731 9133 (textphone 0800 328 8988).

'Childcare Grant and other support for full-time student parents in higher education' is also available on audio tape, in Braille and in large print.

If you have a disability or a specific learning difficulty

Disabled Students' Allowances (DSAs) are available if you have a disability, mental health condition or specific learning difficulty. Brief details of that help are set out below.

Remember that your local Student Finance NI office must be satisfied that your disability, mental health condition or specific learning difficulty will mean that you have to spend more money while on your course.

If you are physically disabled, or have mental health difficulties, you will need to provide medical proof of your condition, such as a letter from your doctor or an appropriate specialist. If you have a specific learning difficulty (for example, dyslexia), you will need to provide evidence of this in the form of an assessment, sometimes called a diagnostic assessment, from a psychologist or suitably qualified specialist teacher.

3 Financial help for new full-time students

Disabled Students' Allowances (DSAs)

DSAs help with the extra costs you have as a result of studying your course and as a direct result of your disability, mental health condition or specific learning difficulty. You can apply at any time before or during your course, and how much you can get **does not** depend on your income or that of your family. You will not have to repay this help.

The following help is available:

- A specialist equipment allowance of up to £5,266 for the whole course.
- A non-medical helper's allowance of up to £20,938 each year.
- A general disabled students' allowance of up to £1,759 each year.
- Extra travel costs you have to pay to attend your university or college course as a result of your disability.

If you need more information about any of the above, a guide called 'Bridging the Gap' answers most of the questions commonly asked about DSAs.

You can get a copy by phoning 0800 731 9133.

Bridging the Gap is also available on audio tape, in Braille and in large print.

Help available if you have to pay extra travel costs as a result of your course

You can get a grant to meet reasonable travel costs associated with your course if:

- you are attending clinical training as part of your medical or dental course at a hospital or other place in the UK or Republic of Ireland other than your normal place of attendance.
- you are attending an educational institution outside the UK as part of your UK course for at least 50% of an academic quarter (an academic quarter is normally equivalent to a term).

The grant for travel costs is equal to the amount you reasonably have to pay, less the first £309. This help is also income-assessed. Your local Student Finance NI office will decide whether the costs you have to pay are reasonable.

If you are studying at an educational institution outside the UK for at least 50% of an academic quarter (an academic quarter is normally equivalent to a term) and you have to take out medical insurance, you can also get help to cover the cost of the insurance.

3 Financial help for new full-time students

College Fee Loans for specific second degrees at Oxford and Cambridge

Students with a UK honours degree from a publicly funded institution, and who are studying a second undergraduate degree at either Oxford or Cambridge University after 1 September 2006, may apply for a **College Fee Loan (CFL)** to help with the extra college fee which the Oxford or Cambridge college may charge.

Who's eligible?	<p>As well as holding a UK honours degree, you will need to meet the same eligibility conditions as those which apply to the Student Loan for Maintenance. Students who have not applied for student finance before will be assessed by the SLC when they make their application. For 2010/2011, the eligible courses are:</p> <ul style="list-style-type: none">• medicine (both the undergraduate degree course and the four-year graduate accelerated course);• dentistry;• veterinary science;• architecture;• social work; and• courses for which a graduate student is eligible to receive a healthcare bursary.
How much?	<p>As college fees are set by the individual colleges, you will be able to borrow any amount up to the maximum college fee charged by your college (but see note 1 below).</p>
How is it paid?	<p>SLC will make one payment a year, direct to your university or college.</p>
Is it repayable?	<p>Yes – but like other student loans you only start to repay once you have left your course and are earning over £15,000.</p>
How do I apply?	<p>If you are potentially eligible, your college will give you a CFL information leaflet and application form. Once you have filled in the application form, you will need to pass it back to the college to be validated. They will then send your application to the SLC, who will assess your application and, if you are eligible, issue the payment.</p>

Note 1: Students will be responsible for the part of their tuition fees for which they do not receive a College Fee Loan.

4 Financial help for existing full-time students

Summary

This section gives details of the main types of financial help available to students who started a course of higher education before September 2010.

Important information

Students who are starting their course in **September 2010 or after** will be entitled to the package of support summarised in the section starting on page 9.

Existing students

Students who started their course before 1 September 2010 will be entitled to the package of support they were receiving in the previous academic year.

Existing students generally fall into one of two categories.

- Students who started their course after 1 September 2006 but before 1 September 2010
- Students who started their course before 1 September 2006 ('old system' students)

If you are not sure what category you fall into, you should contact your Student Finance NI office.

Students who started their course between 1 September 2006 and 31 August 2010

Students in this category (sometimes called existing 'new system' students) will be able to apply for the following help in 2010.

Type of help available	Where can I find more information?
Student Loan for Tuition Fees	See page 10
Maintenance Grant or Special Support Grant	See pages 19 and 20
Student Loans for Maintenance	See page 13
Bursaries from Higher Education Institutions	See page 12
Extra help if you have a disability	See pages 15 and 16
Extra help if you have children or adult dependants	See page 15

4 Financial help for existing full-time students

Maintenance Grant

Existing students who started their course between 1 September 2006 and 31 August 2010 can apply for a Maintenance Grant of up to £3,475 a year. How much you get will depend on your income and that of your household. The Maintenance Grant does not need to be paid back.

Who's eligible?	Existing students who started their higher education course between 1 September 2006 and 31 August 2010	
How much?	How much you get depends on your household income. If you are continuing your course in 2010, the table below is a guide to how much grant you could get.	
	Household income	How much? (See notes)
	£19,203 or less	Full £3,475 grant
	Between £19,204 and £41,065	Partial grant
	Over £41,065	No grant
	Your local Student Finance NI office will work this out when you make your application for help.	
How is it paid?	In three instalments, one at the start of each term, along with any Student Loan for Maintenance payments.	
Is it repayable?	No. You will not have to repay this help.	

Note 1: Students in lower-income households will have part of their living costs met through a Maintenance Grant which they do not have to pay back. Their entitlement to support through a Student Loan for Maintenance will be reduced to reflect this.

Note 2: Existing Initial Teacher Training (ITT) students who are studying for 10 weeks or more (apart from those on courses leading to a first degree) will receive a minimum Maintenance Grant of £1,318, no matter what their household income is. If they are studying for between six and 10 weeks, they will receive at least £659.

Special Support Grant

If you are eligible to receive a Special Support Grant you will not be eligible to receive a Maintenance Grant.

The Special Support Grant pays up to £3,475, depending on your household's income. It is intended to help with extra course-related costs such as books, equipment, travel or childcare. Entitlement to the Special Support Grant is worked out in the same way as the Maintenance Grant but will not affect the amount of Maintenance Loan you may be entitled to receive. If you claim income related benefits, the Special Support Grant will not be taken into account by Social Security Agency or your local Housing Benefit office when working out your income.

4 Financial help for existing full-time students

You may be eligible to receive a Special Support Grant instead of a Maintenance Grant if you:

- are a lone parent (single parent);
- have a partner who is also a student – and one or both of you are responsible for a child (or a young person aged under 20 who is in full-time education below higher education level);
- have a disability, and qualify for the disability premium or severe disability premium;
- are deaf and qualify for Disabled Students' Allowances;
- have been treated as incapable of work for a continuous period of at least 28 weeks;
- are from abroad and entitled to an Income Support urgent cases payment because you are temporarily without funding for a period of up to six weeks;
- are waiting to go back to a course after taking agreed time out because of an illness or caring responsibility that has now come to an end; or
- are aged 60 or over.

If you're not sure whether to apply for the Maintenance Grant or Special Support Grant, ask your local Student Finance NI office for advice.

Students who started their course before 1 September 2006

Students in this category ('old system' students) will be able to apply for the following help in 2010.

Type of help available	Where can I find more information?
Help towards tuition fees	See page 21
Student Loan for Tuition Fee Contribution	See page 21
Higher Education Bursary	See page 22
Student Loans for Maintenance	See page 13
Extra help if you have a disability	See pages 15 and 16
Extra help if you have children or adult dependants	See page 15

Note: Students entitled to the old package of support who started an eligible course at Oxford or Cambridge after September 2006 may be eligible for a College Fee Loan – see page 17.

4 Financial help for existing full-time students

Help towards tuition fees

For 2010/2011, if you are entitled to the old package of support, you will be charged tuition fees of up to £1,310. You may be entitled to a grant for all or part of your tuition fees, but the amount of grant you can get will depend on your household's 'residual income' ('residual income' means your household's income after certain deductions).

	Household incomes where student will receive full grant	Household incomes where student will receive a grant to cover part of their fees	Household incomes where student will receive no grant for fees
Dependant Students	Less than £24,770	Between £24,770 and £40,583	Greater than £40,583
Independent students without partner	Less than £11,535	Between £11,535 and £23,552	Greater than £23,552
Independent students with partner	Less than £24,770	Between £24,770 and £36,788	Greater than £36,788

Student Loans for Tuition Fee Contributions

From September 2006, students entitled to the old package of support have not had to pay fees before they start university or while they are studying.

Instead, eligible students have been able to apply for a Student Loan for Fees to cover the cost of any assessed contribution. The Student Loans Company (SLC) will pay this amount direct to the university or college. Students must repay these loans once they have left university and are earning over £15,000. Interest on the loan is linked to inflation only, so what you repay will be worth what you borrow in real terms.

Who's eligible?	Eligible students in higher education who started their course before September 2006 and were entitled to the old package of support in 2006.
How much?	Any amount up to the full amount of fee charged (£1,310). This may be the difference between the total fee charged and the amount of fee grant awarded.
How is it paid?	Paid direct to your university or college.
Is it repayable?	Yes. But you only start repaying when you have left your course and are earning over £15,000. Then you repay it at 9% of your earnings above £15,000. So, someone earning £18,000 – the average starting salary for a graduate – would be paying back £5.19 a week.

4 Financial help for existing full-time students

Higher Education Bursary

Income assessed bursaries of up to £2,000 for 'old-system' students from lower income families form part of the support package for living costs. The grant is assessed on your household income.

Who's eligible?	Full-time old system students in higher education who are eligible for loans for living costs and tuition fee support and whose household income is less than £23,606																																
How much?	<p>Your local Student Finance NI office will work this out when you make your application for help. The following table shows the amount of HE Bursary you will get depending on the amount of household income.</p> <table border="1"> <thead> <tr> <th>Household income (£)</th> <th>Amount of Bursary (£)</th> </tr> </thead> <tbody> <tr> <td>Up to 11,805</td> <td>2,000</td> </tr> <tr> <td>11,806 to 12,000</td> <td>1,965</td> </tr> <tr> <td>12,001 to 13,000</td> <td>1,795</td> </tr> <tr> <td>13,001 to 14,000</td> <td>1,630</td> </tr> <tr> <td>14,001 to 15,000</td> <td>1,460</td> </tr> <tr> <td>15,001 to 16,000</td> <td>1,290</td> </tr> <tr> <td>16,001 to 17,000</td> <td>1,120</td> </tr> <tr> <td>17,001 to 18,000</td> <td>960</td> </tr> <tr> <td>18,001 to 19,000</td> <td>815</td> </tr> <tr> <td>19,001 to 20,000</td> <td>675</td> </tr> <tr> <td>20,001 to 21,000</td> <td>535</td> </tr> <tr> <td>21,001 to 22,000</td> <td>390</td> </tr> <tr> <td>22,001 to 23,000</td> <td>250</td> </tr> <tr> <td>23,001 to 23,605</td> <td>165</td> </tr> <tr> <td>Over 23,605</td> <td>Nil</td> </tr> </tbody> </table>	Household income (£)	Amount of Bursary (£)	Up to 11,805	2,000	11,806 to 12,000	1,965	12,001 to 13,000	1,795	13,001 to 14,000	1,630	14,001 to 15,000	1,460	15,001 to 16,000	1,290	16,001 to 17,000	1,120	17,001 to 18,000	960	18,001 to 19,000	815	19,001 to 20,000	675	20,001 to 21,000	535	21,001 to 22,000	390	22,001 to 23,000	250	23,001 to 23,605	165	Over 23,605	Nil
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Over 23,605	Nil																																
How is it paid?	In three instalments by the Student Loans Company, one at the start of each term, along with any Student Loan for Maintenance payments.																																
Is it repayable?	No. You will not have to repay this help.																																

5 Extra help available from your college

Summary

This section gives details of the extra help available from your college through Support Funds.

<p>Help available</p>	<p>Support Funds (Northern Ireland Institutions)</p> <p>This is available through your college and provides help for students on lower income who may need extra financial support for their course and to stay in higher education.</p> <p>More specifically the fund:</p> <ul style="list-style-type: none"> • can meet particular course and living costs which are not already being met from other grants; • can help if students are in financial hardship; • can provide emergency payments for unexpected financial crises; and • can help students who may be considering giving up their course because of financial problems.
<p>Who's eligible?</p>	<p>Full-time and part-time students (studying at least half of an equivalent full-time course – your college will be able to tell you if your course qualifies). Students will be assessed on their individual needs. However, the following groups of students are a priority for help from the Support Funds:</p> <ul style="list-style-type: none"> • Students with children, especially lone parents. • Other mature students, especially those with existing financial commitments. • Students from lower income families. • Disabled students who are not in receipt of DSA. • Students who have been in care. • Students from Foyers or who are homeless. • Students in their final year who are in financial difficulty.
<p>How much?</p>	<p>Your college will decide whether you are able to get this help and if so, how much you can receive. This will depend on your own circumstances.</p>
<p>How do I apply</p>	<p>Applications are made through your college student services department. The college will tell you what information you need to provide and how they will assess your application.</p>
<p>How is it paid?</p>	<p>Payments are usually given as grants and do not have to be repaid, although sometimes they may be given as short-term loans. The college will also decide whether to pay you in a lump sum or in instalments.</p>

Access to Learning Fund – Institutions in England and Wales

The Access to Learning Fund in UK institutions outside Northern Ireland is similar to Support Funds. Students should apply to the student services department in the relevant institution for further details on financial assistance from this fund.

Hardship Funds – Scottish Institutions

Additional support may be available to students at Scottish institutions through their Hardship Funds. Students should contact the student services department at the relevant institution for further details.

6 Help if you are studying on a full-time distance learning course

Summary

This section deals with the help available to students who are taking a full-time distance learning higher education course.

Help for students on full-time distance learning courses

If you are a new student starting a full-time distance learning higher education course, or an existing student continuing a full-time distance learning higher education course, you may be entitled to a grant towards your fees and a grant towards your course costs. Your college will be able to tell you if your course qualifies.

Entitlement to the grants will depend on your income and that of your husband, wife or partner. There is no age limit for this support and you will not have to pay this help back. Students who already have a degree cannot normally apply for this support. Your local Student Finance NI office will work out how much support you can get.

Fee grant

In 2010/2011, a grant for fees of up to £1,230 is available. If the cost of your fees is less than this amount, then the maximum available will be the cost of your fees. If your fees are more than this amount, you will need to make up the difference.

Course grant

In 2010/11, the maximum course grant is £265 and this is to help with the cost of books, travel and other expenditure.

Who's eligible?	New students starting a full-time distance learning course from September 2010, and existing students continuing a full-time distance learning course from September 2010.
What am I Entitled to?	A Fee Grant of up to £1,230 a year, and a Course Grant of up to £265 a year. How much you will get will depend on your household income.
How is the Fee Grant paid?	Direct to your college.
How is the Course Grant paid?	Direct to your bank account in one lump sum.
Does it have to be paid back?	No.
How do I apply?	You can apply for the Fee Grant and Course Grant by filling in form PTG1. You can get a copy of form PTG1 by calling our student finance helpline on 0800 731 9133. You can also download and print out a copy of the PTG1 form and its accompanying notes from our website www.studentfinancenl.co.uk

Note 1: If you are unable to attend your course due to your disability, mental health condition or specific learning difficulty (i.e. your course is not a distance learning course), you will be eligible to apply for the full-time package of student support, including the fee loan and Maintenance Grant.

Note 2: Students studying on a full-time distance learning course who have a disability, mental health condition or specific learning difficulty will be eligible to apply for the **full-time** Disabled Students' Allowances.

7 Help if you are studying on a part-time course

Summary

This section details the help available to part-time students who are taking a higher education course.

Help for part-time students

If you are a part-time higher education student and studying at least 50% of an equivalent full-time course you may be entitled to a grant towards your fees and a grant towards your course costs. Your college will be able to tell you if your course qualifies. Entitlement to the grants will depend on your income and that of your husband, wife or partner and there is no age limit for this support. Your local Student Finance NI office will work out how much support you can get. You will not have to repay this help.

Students who already have a degree cannot normally apply for this support.

Fee Grant

In 2010/2011 there will be three different rates of fee grant depending on how intensive your course is.

	Maximum fee grant
Less than 60% of the full-time course	£820
Equivalent to 60% to 74% of the full-time course	£985
Equivalent to 75% or more of the full-time course	£1,230

Course grant

In 2010/2011 the maximum course grant is £265 and **does not** depend on how intensive your course is.

Maximum amounts

The total maximum amounts available to part-time students therefore are:

For students on a part-time course equivalent to less than 60% of the full-time course	Up to £1,085 (Fee grant of up to £820 and course grant of up to £265).
For students on a part-time course equivalent to 60% to 74% of the full-time course	Up to £1,250 (Fee grant of up to £985 and course grant of up to £265).
For students on a part-time course equivalent to 75% or more of the full-time course	Up to £1,495 (Fee grant of up to £1,230 and course grant of up to £265).

You can get an application form (PTG1) from the university or college or your local Student Finance NI office (from August 2010). The form will also be available to download from www.studentfinancenl.co.uk from that date. You should send applications to your local Student Finance NI office.

The **Open University** (OU) deals with its own students' applications for the fee grant, the course grant and DSAs. The OU has its own application form which is used instead of the PTG1. For information about applying to the OU, Email them at general-enquiries@open.ac.uk or phone them on 0845 300 6090.

7 Help if you are studying on a part-time course

Other help

Part-time students with disabilities, mental health conditions or specific learning difficulties (including distance learning students), who are studying at least 50% of an equivalent full-time course, may be able to get Disabled Students' Allowances (DSAs). The specialist equipment allowance available to part-time students is the same as that available to full-time students (see page 16). Part-time students can receive a percentage of the non-medical helper's allowance and general allowance available to full-time students, depending on their rate of study.

Disabled part-time (and full-time) postgraduate students, including distance learning students, may also be able to get Disabled Students' Allowances. For more information about the DSAs available to postgraduate students, please go to page 31.

Part-time initial teacher training students are eligible for the student loan for full-time students.

A booklet called 'Financial Support for part-time students in higher education' sets out the help available in more detail, and should be available from August 2010.

The guide will be available to download from www.studentfinancenl.co.uk. You will also be able to get a copy of this booklet by phoning 0800 731 9133 (textphone 0800 328 8988).

8 Other help available

Summary

This section gives details of other help available to full-time postgraduate teaching course students, students taking a health professional, medical or dental course, and students studying to be a social worker. It also gives details of some of the help available from other sources, for example, for postgraduate study, study in Europe and so on.

Training bursary for teacher training in England

If you are on a course of Initial Teacher Training in England, you may be eligible to receive a bursary or other financial help from the Training and Development Agency (TDA) for Schools. You can get more information on the TDA website at www.tda.gov.uk or by calling 0845 6000 991.

FOR THOSE TAKING HEALTH PROFESSIONAL COURSES

In Northern Ireland at the University of Ulster

If you began, after 1st September 1998, or are planning a degree course in physiotherapy, occupational therapy, radiography, speech and language therapy, podiatry or dietetics you will have different funding arrangements from other higher education students.

Under these funding arrangements, which also apply to students from England, Wales and Scotland who are studying in Northern Ireland, you may not be liable to pay the tuition fee. You may also be eligible to apply for an income-assessed bursary to assist with living costs. In addition you may also be eligible to apply for a reduced rate non-income assessed maintenance loan.

Students from EU countries who are studying in Northern Ireland may also be exempt from paying the tuition fee but they will not be eligible for any bursary or loan that may cover living costs.

The amount of bursary you may receive will depend on your own and your family's income. You may also get extra allowances, for example, if you are disabled or have dependants. Your local Student Finance NI office will be able to advise you. The rates of bursary and loan for 2010/11 are as follows:

Full year rates	Bursary	Loan
Students living away from their parents' home and studying in London	£2,900	£3,330
Students living away from their parents' home and studying elsewhere	£2,355	£2,370
Students living at their parents' home	£1,920	£1,780
Final year rates	Bursary	Loan
Students living away from their parents' home and studying in London	£2,900	£2,550
Students living away from their parents' home and studying elsewhere	£2,355	£1,850
Students living at their parents' home	£1,920	£1,350

Please note that the bursary rates are for the 2009/10 academic year. Bursary rates for 2010/11 were not known at the time this publication was printed.

8 Other help available

HOW TO APPLY

Studying in Northern Ireland

In Northern Ireland the Student Finance NI offices will deal with the bursary arrangements on behalf of the Department of Health, Social Services and Public Safety (DHSSPS). If you are a Northern Ireland student you should apply to your local Student Finance NI office. Your local Student Finance NI office will assess your bursary entitlement using the information provided on the application form for student finance, ie PN1 or PR1 form. If you live in England, Wales or Scotland you should apply to the Student Finance NI, County Hall, 182 Galgorm Road, Ballymena, Co Antrim, BT42 1HN.

Studying in England, Wales and Scotland

If you intend to enter a degree in one of the health care professions in England, Wales or Scotland the arrangements are somewhat different but the assistance available is broadly the same.

Places attracting bursaries may be limited and if you do not get a bursary you should apply for support from your local Student Finance NI office in the same way as other new students (see Section 3).

If a college in England offers you a place on a health professional course which is funded by the NHS, they will supply you with an application pack.

You should complete your application as soon as possible and send it to the Students Grants Unit in Fleetwood (see page 29 for address).

If you plan to study in Scotland and have been offered a place which is funded by the NHS you should contact the Student Awards Agency for Scotland (see page 29 for address).

For study in Wales, NHS bursaries are provided by the Student Awards Unit in the Human Resources Division (HRD) of the National Assembly for Wales (see page 29 for address).

MEDICAL AND DENTAL COURSES

In Northern Ireland the DHSSPS will provide bursaries for pre-registration students of medicine and dentistry in their fifth and later years of study in the UK. Support for your first 4 years of study will be on the same basis as for other higher education students, so that if you started in 2010/2011 a DHSSPS bursary will become payable from 2014/2015. During the period for which the bursary is payable, the DHSSPS will pay your tuition fee contribution in full. No contribution will be required from you or your family towards your fees. You will be eligible for an income-assessed maintenance grant, to which you or your family may be asked to contribute. You will also be able to get a reduced rate, non-income assessed loan for the balance of your maintenance support.

How to apply

If you are accepted for a pre-registration medical or dental course starting in 2010/11, you should apply to your local Student Finance NI office for help as described in Section 2 (see pages 34 for addresses). You will automatically get further advice on applying for a bursary well in advance of one becoming payable.

Graduate-Entry Medical Courses

If you are attending a four year graduate-entry medical course (fast-track course) in England, Wales or Scotland you will not be eligible for a Health Service bursary or tuition fee support or a Higher Education bursary. You may however apply to your local Student Finance NI office for support for living costs through student loans and certain supplementary grants for the duration of your course.

8 Other help available

More information for students in Northern Ireland

For DHSSPS bursaries in Northern Ireland

Student Finance NI offices administer the arrangements for bursaries on behalf of the DHSSPS. Northern Ireland students should, therefore, contact their local Student Finance NI office for further information.

English, Welsh and Scottish students should contact the Student Finance NI office in Ballymena, telephone no: 028 2566 2280.

More information for students in England

The 'Financial Help for Health Care Students' booklet explains NHS funding in more detail. You can get a copy of the booklet online at www.nhsstudentgrants.co.uk or by writing to:

The NHS Pensions Agency
Hesketh House
200-220 Broadway
Fleetwood
FY7 8LG

For information about NHS bursaries in England, contact:

The Customer Services Team
The NHS Student Grants Unit
Hesketh House
Fleetwood
FY7 8SS

Phone: 0845 358 6655

Fax: 01253 774490

Email: eligibility@nhspa.gov.uk

Website: www.nhsbsa.nhs.uk/students

Information for students in Wales

For more information on NHS bursaries in Wales, contact:

NHS Wales Student Awards Unit
3rd Floor
14 Cathedral Road
Cardiff
CF11 9LJ
Phone: 029 2019 6167

Information for students in Scotland

For more information about NHS bursaries in Scotland, contact:

The Student Awards Agency for Scotland (SAAS)
Gyle View House
3 Redheughs Rigg
Edinburgh
EH12 9HH
Phone: 0845 111 0241

NURSING AND MIDWIFERY COURSES

If you are accepted for a pre-registration nursing or midwifery course starting in 2010/11 students from Northern Ireland who are studying in Northern Ireland should apply to the Central Services Agency (CSA) who deal with the bursary arrangements.

For further information contact:

Bursary Administration Unit
Central Services Agency
2 Franklin Street
Belfast
BT2 8DQ
Phone: 02890 553661

If you are accepted for a degree course in nursing within the UK starting in 2010/11 students from Northern Ireland may be eligible for a reduced rate of loan. Contact your local Student Finance NI office for further information.

If you intend to enter a course in England, Wales or Scotland the arrangements are somewhat different.

How to apply

If you plan to study in England you should contact the Student Grants Unit in Fleetwood for a means-tested bursary. You can apply for a reduced rate loan through your local Student Finance NI office (see page 34 for address).

If you plan to study in Scotland application should be made to the Student Awards Agency for Scotland for a non means-tested bursary.

For study in Wales, support is administered by the Student Awards Unit in the Human Resources Division (HRD) of the National Assembly for Wales for a non means-tested bursary.

8 Other help available

Financial help for Northern Ireland domiciled students studying approved social work courses in Northern Ireland

The Social Services Inspectorate (SSI) at the DHSSPS provide a bursary scheme for Northern Ireland domiciled students studying approved degree courses in social work in Northern Ireland. For further information contact:

Social Work Student Funding Scheme

Bursary Administration Section
Social Services Inspectorate
DHSSPS(NI)
Castle Buildings
Stormont
Belfast
BT4 3SQ
Tel: 02890 520517

Social Work Training

NISCC
7th Floor Millennium House
19-25 Great Victoria Street
Belfast
BT2 7AQ
Tel: 02890 417600
Website: www.niscc.info

Course Applications: Universities Central Admissions System (UCAS)

Tel: 01242 222444
Website: www.ucas.ac.uk

Help for students on designated dance and drama courses of higher education at private institutions

Students on designated dance and drama courses of higher education at private institutions may be entitled to financial support. The financial support that may be available to you depends on the type of place you are offered through an independent audition or interview process. For details of the audition process, contact your private institution.

If, following the audition process, you are offered a **'state-funded'** place, you may be entitled to financial help towards your tuition fee, a student loan and other grants (depending on your circumstances). Chapter 3 of this booklet contains information about this help. You should contact your local Student Finance NI office for details on how to apply for help once you have a confirmed **'state-funded'** place on a designated course. The same arrangements apply if you are offered a place at a private institution affiliated to the Conservatoire of Dance and Drama.

If, following the audition process, you are offered a place as a **'private'** student, you will have to pay the full cost of the private tuition fee. The private institution will be able to tell you how much you need to pay and how. You may also be entitled to some help towards the cost of your tuition fee, a student loan and other grants depending on your circumstances. Chapter 3 of this booklet contains information about this help. You should contact your local Student Finance NI office for details of how to apply for help once you have a confirmed place as a private student on a designated course.

Note: Higher Education Dance and Drama Awards are not available for students who started an HE course in Dance or Drama on or after 1 September 2004, as the HE Dance and Drama Awards scheme has been replaced with the **'state-funded places'** scheme.

8 Other help available

Postgraduate funding

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. While there are studentships and research grants available for postgraduate courses from the research councils and some other charitable sources, there are no subsidised loans for postgraduates.

Disabled Students' Allowances (DSAs) for postgraduate study

Full-time and part-time postgraduate students (including distance learning students) with disabilities, mental health conditions or specific learning difficulties may be able to get a Disabled Students' Allowance.

Courses must have an entry requirement of at least a first degree and last for at least one academic year. If the course is part-time, you must complete it in no longer than twice the time taken to complete an equivalent full-time course.

The postgraduate DSA provides a single allowance of up to £10,469 a year for full-time and part-time postgraduates. Postgraduate DSAs are not income assessed. You will not have to repay this help.

If you need more information about the DSAs, we have produced a guide called 'Bridging the Gap'. Details of how to get a copy are given on page 16.

Support Funds/Access to Learning Funds

Postgraduate students may be eligible to apply for help from their institution's Support Funds or Access to Learning Funds.

Research councils

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

The Research Councils are:

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

PROFESSIONAL AND CAREER DEVELOPMENT LOAN

As a postgraduate student (or in certain cases, an undergraduate student who has already obtained a degree and who wishes to study an additional bachelors degree), you may be eligible to apply for a Professional and Career Development Loan. A Professional and Career Development Loan is a bank loan which is designed to help people pay for work-related learning to help gain experience, training and qualifications to improve job skills or launch a new career. Like any bank loan, you must repay the money you borrow but, with Professional and Career Development Loans, the interest is paid on the loan while you are learning and for up to one month afterwards. For more information on Professional and Career Development Loans, and to find out if you are eligible to apply, you should call 0800 585 505 or visit www.direct.gov.uk/pcdl

Educational trusts and charities

There are also educational trusts and charities that 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 about these publications at the end of this section.

8 Other help available

Benefits

Although most full-time students are not entitled to social security benefits, certain students in vulnerable groups (including single parents and disabled students) may be eligible for social security benefits including Housing Benefit. If you want to take a full-time course of education, you should ask your local Social Security Agency (SSA) office how this may affect your benefits.

If you are eligible for benefits, the SSA will take account of any income you receive through loans (and some grants) under the main student support arrangements. **If you are eligible for a loan, SSA will take account of the money available to you whether or not you take it out.** If your partner is eligible for benefits, the SSA will take account of your student income in the same way when they work out his or her benefits. They do not take account of support towards your tuition fees. The Special Support Grant, Childcare Grant and Parents' Learning Allowance are not taken into account for benefit purposes. Payments from the Support Funds that are not intended for general living costs should also be ignored for benefit purposes.

Tax credits from HM Revenue and Customs (HMRC)

Child Tax Credit

Students with dependent children are entitled to claim Child Tax Credit. Student loans and grants to meet the costs of tuition fees, childcare and other course-related costs are not treated as income in new claims for tax credits. However, the Adult Dependents' Grant will be taken into account as income. Students receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) are also entitled to free school meals for their children.

Working Tax Credit

To qualify for Working Tax Credit you must be in paid work so, in general, students will not be able to claim this credit unless they are responsible for looking after a child or young person or are disabled **and** are doing at least 16 hours a week of paid work. Mature students (aged 25 and over) who are working in a paid job for more than 30 hours a week may also be eligible, even if they do not have children.

For more information:

- call the helpline on 0845 300 3900 (textphone 0845 607 6078);
- drop into your local HM Revenue and Customs Enquiry Centre; or
- visit the website at www.hmrc.gov.uk/taxcredits

European study – the Erasmus exchange programme

As part of the Erasmus programme, mobility grants are provided for students who fulfill the eligibility conditions for taking part in the Erasmus programme and want to follow a part of their course of higher education in one of the 31 countries taking part in the scheme. Most higher education institutions in the UK listed on the Recognised Bodies Charter take part in Erasmus exchanges which cover a wide range of subjects. As well as the mobility grant, a student who is abroad for a full academic year (at least 24 weeks not including weekends and the usual holidays), as part of an Erasmus exchange, will be eligible for a tuition fee waiver for the year in question. For more information about the Erasmus programme and details of the countries involved, visit the website at www.britishcouncil.org/socrates-erasmus.htm

9 How to find out more

Summary

This section contains details of organisations, helplines, websites and publications where you can find more information on student finance.

Contact points and other information

There are a range of contacts that can answer your questions.

The Customer Support Office (CSO)

Students in Northern Ireland can use the **Student Loans Company Customer Support Office (CSO)** to access a range of information relating to student finance.

The CSO advises on **general questions** such as:

- what financial help is available;
- the application process and timetable;
- questions about the online services at www.studentfinancenl.co.uk;
- progress in assessing your application; and
- paying your loan.

You can contact the CSO on 08456 000662 between 8am and 8pm Monday to Friday, and between 9am and 5:30pm Saturday and Sunday.

You can also use the online services at www.studentfinancenl.co.uk to:

- find out how much loan and help towards your fees you are likely to receive using the entitlement calculator;
- apply online;
- track the progress of your application;
- update your address and other contact details;
- view copies of letters that have been sent to you;
- check when you are next due to be paid; and
- ask questions.

Student Support helpline

Students living in Northern Ireland can ring 0800 731 9133 (textphone 0800 328 8988) to order a copy of any of the guides free of charge.

Student Finance NI Offices

Students living in **Northern Ireland** can contact their local Student Finance NI offices. Student Finance NI offices provide detailed advice on questions about your likely entitlement such as:

- the impact of changing your course/college;
- the effect of previous study on future support; and
- whether you are eligible for support and the result of the assessment of your application.

You should also contact your local Student Finance NI Office if you need a paper copy of an application form. Contact details can be found on page 34.

9 How to find out more

Addresses of Student Finance NI offices

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

9 How to find out more

Non UK, EU students contact

Student Finance Services European Team
PO Box 89
Darlington
County Durham
DL1 9AZ
Phone: 0141 243 3570 (10am to 4pm)
Email: EU_Team@slc.co.uk

If you live in **England** contact:

The Department for Business, Innovation, and Skills
Sanctuary Buildings
Great Smith Street
Westminster
LONDON
SW1P 3BT
Telephone: 0870 0010 336
Website: www.direct.gov.uk/studentfinance
www.bis.gov.uk

If you live in **Scotland** contact:

The Student Awards Agency for Scotland
3 Redheughs Rigg
EDINBURGH
EH12 9HH
Telephone: 0845 111 1711
Website: www.saas.gov.uk
Email: www.saas.gov.uk/contact.htm

If you live in **Wales** contact:

The Welsh Assembly Government
Higher Education Division 2
3rd Floor
Cathays Park
CARDIFF
CF10 3NQ
Telephone: 029 2082 5831
Fax: 029 2082 5823
Website: www.learning.wales.co.uk
www.studentfinancewales.co.uk

Other sources of funding information

Scholarship Search UK

Provides information about other sources of funding for undergraduates.

Website: www.scholarship-search.org.uk

National Union of Students (NUS/USI)

Write (enclosing a stamped addressed envelope) to:

NUS/USI Student Movement
42 Dublin Road
Belfast
BT2 7HN

You can get more information from the NUS/USI website: www.nistudents.org

Educational Guidance Service for Adults (EGSA)

EGSA in partnership with the National Union of Students/Union of Students in Ireland (NUS/USI) have established the Adult Learner Finance Project (NI), an advice service aimed at adult learners and mature students. A series of information sheets on student finance are available. You can contact the EGSA Duty Information Officer for further information or copies of the information sheets at:

EGSA
4th Floor
40 Linenhall Street
Belfast
BT2 8BA
Telephone: 028 90 244274
Fax: 028 90 271507
Email: info@egsa.org.uk

9 How to find out more

Educational Grants Advisory Service (EGAS)

The Educational Grants Advisory Service is an independent advice agency for people who want to get funding for further or higher education. It is mainly concerned with helping students who are not eligible for statutory funding (mandatory awards, discretionary awards, bursaries for the pre-registration nursing and midwifery diploma courses and other government grants and bursaries).

EGAS can also give detailed advice about the statutory funding system to those who are considering entering further or higher education. To apply, visit the website or send a stamped addressed envelope to:

EGAS
501-505 Kingsland Road
Dalston
London
E8 4AU

You can phone the information line on 020 7254 6251 or visit their website at www.egas-online.org.uk

The EGAS office is open Mondays, Wednesdays and Fridays from 10am to 12pm and 2pm to 4pm.

HM Revenue and Customs

If you need help and advice on tax and tax credits, phone 0845 300 3900 or visit www.hmrc.gov.uk

If you qualified under the old system, you should continue to qualify for help.

Visit www.HMRC.gov.uk/taxcredits or call 0845 300 3900 (textphone 0845 300 3909) or drop into your HMRC Enquiry Centre (listed under HM Revenue and Customs in the phone book).

For more information about how tax affects you, visit www.HMRC.gov.uk/students and download the TAX + U information pack.

Teacher training

For information about how to become a teacher, including what support may be available you should contact the following authorities -

- **Training in Northern Ireland** – Department of Education (DENI)
Website: www.deni.gov.uk
Email: mail@deni.gov.uk
Phone: 028 91 279100
- **Training in England** – Training and Development Agency for Schools (TDA)
Website: www.tda.gov.uk/Recruit.asp
Email: teaching@attainfo.co.uk
Phone: 0845 6000 991
- **Training in Scotland** – Teach in Scotland
Website: www.teachingscotland.com
Email: training@infoscotland.com
Phone: 0845 345 4745
- **Training in Wales** – Teacher Training in Wales
Website: www.teachertrainingwales.org

9 How to find out more

Useful publications

Some of these publications will be available through your local library.

You can get copies of this guide from the Department for Employment and Learning (DEL) on **02890 257715**. You can download this and other student support guides from the Student Finance NI website at www.studentfinancenl.co.uk.

Disabled Students' Allowances – You can get a copy of '**Bridging the Gap**' – ref: NI/BTGB/V10 from your local Student Finance NI office or by phoning 0800 731 9133 (textphone 0800 328 8988).

Help for students with children or adult dependants – You can get a DEL guide '**Childcare Grant and other support for student parents in higher education**' – ref: NI/CCGB/V10 from your local Student Finance NI office, from www.studentfinancenl.co.uk or by phoning 0800 731 9133 (textphone 0800 328 8988).

Information on student loans – You can get a copy of '**Student Loans – A Guide to Terms and Conditions**' – ref: NI/SLTC/V10 from your local Student Finance NI office or by phoning 0800 731 9133 (textphone 0800 328 8988).

Information about **help for part-time students** – You can get a copy of '**Financial Support for Part-time Students**' – ref: NI/FSPT/V10 from www.studentfinancenl.co.uk or by phoning 0800 731 9133 (textphone 0800 328 8988). Available from August 2010.

The Grants Register 2009 – published by Palgrave Macmillan Limited (price £185). 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 329242
Website: www.palgrave.com

Educational Grants Directory – published by the Directory of Social Change, price £50.00 (2009/2010 edition). Available from:

Directory of Social Change
24 Stephenson Way
London NW1 2DP
Phone: 020 7391 4800
Enquiries: 0845 077 7707

Into Higher Education – This is available priced at £2.50 for disabled students, trainees and jobseekers, otherwise it costs £15 from SKILL at:

Chapter House
18-20 Crucifix Lane
London
SE1 3JW
Phone or minicom: 020 7450 0620
Information line: 0800 328 5050
Email: info@skill.org.uk
Website: www.skill.org.uk

Student Life – A Survival Guide – helps students to budget and make the most of their time as students. ISBN 1 904979 017 (fourth edition), price £11.99 (plus postage and packing).

Published by Lifetime Careers Wiltshire Ltd. in association with UCAS

Available by post from:

Orca Bookservices Ltd
Stanley House
3 Fleet Lane
Poole
Dorset BH15 3AJ

Website: www.lifetime-publishing.co.uk
Phone: 01202 665432

10 Repaying your student loan

Summary

This section gives more details about how and when you will need to start to repay any Student Loans you have.

You will not have to start repaying your loan until the April after you have finished or left your course. The amount you repay will be linked to your income. Each year, you will be expected to repay 9% of your income over £15,000, or the monthly (£1,250) or weekly (£288) equivalent.

The SLC will work with HM Revenue & Customs to collect repayments. Your employer will take the repayments and they will be shown on your pay statements. If you are self-employed, the repayments will be collected through the tax self-assessment system.

The SLC will not receive your repayment details until after the end of each tax year so it will be

important that you monitor your own repayments, keeping track of your own balance so you know when you are due to finish repaying. The SLC will remind you when you are approaching the end of repayments but if you choose to do nothing, you are likely to pay too much. If you plan to leave the country to work abroad, you must tell the SLC who will make arrangements to collect repayments directly from you.

You will not have to make repayments while your income is below £15,000. If for any reason your income falls below that amount, you will not have to make repayments until your income rises above it.

The table below shows the monthly repayments that you would need to pay if you were earning different amounts, and how much the repayments would be as a percentage of your total income (rounded down to the nearest pound).

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%

10 Repaying your student loan

How much will you have to pay back?

The Government does not make any money on student loans. In fact, the Government pays some of the interest on the amount that you owe so that you only pay interest at a rate linked to inflation.

This means that the amount you pay back will have the same value in real terms as the amount you borrowed.

Interest 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.

The length of time you take 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.

If you started your studies in 2006 or later, the Government will write off any part of your student loans left unpaid 25 years after you leave your course instead of at age 65. The Government will also write off any part of your student loans that is left unpaid if you become disabled and as a result can never work again, or if you die.

Remember that you must tell the SLC about any changes to your personal details, such as your name and address, and provide any information they ask for. Otherwise, the SLC may apply penalties to your loan account. If you do not respond to requests from the SLC, you may have to repay your loan in one go – and the SLC will take you to court if necessary.

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 Student Finance NI office and which you must read if you want to take out a loan. This guide is also available on the Student Finance NI website at www.studentfinancenl.co.uk

If you have any questions about repaying your student loan, contact:

Student Loans Company Limited
100 Bothwell Street
Glasgow
G2 7JD
Phone: 0800 405 010
Website: www.slc.co.uk or
www.studentfinancenl.co.uk

11 What to do if you are not satisfied

Summary

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.

Making a complaint or an appeal

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 SLC, your college, the Department for Employment and Learning, HM Revenue and Customs and so on.

All these 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.

If this happens, you will need to decide if you want to make a complaint or to appeal against a decision that has been made. But before considering what to do, you should make sure that you have done everything that you should have. For example, have you provided 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, if you do not know already, will be to find who to make your complaint to. This may be to the person you have been dealing with or to 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 organisations system for dealing with complaints should also be clear about what happens if you are still not satisfied with the way that your case or complaint is being handled. This usually involves you being able to take a complaint to higher positions in the organisation ending with the head of 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 how to get in touch with that person or organisation. If it does not, please ask them what you should do.

Some organisations may have set up their own arrangements for providing an independent review of complaints, which they should include in their publicity material.

But generally, the main ones involved in aspects of student support are:

- the Commissioner for Complaints (for services provided by Student Finance NI);
- the Parliamentary Ombudsman (for services provided by central government, for example, the DEL);
- the Student Loans Company Assessor; and
- the Adjudicator (for services provided by HM Revenue and Customs, who will be involved in collecting repayments of your loan after you have finished studying).

11 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 that the organisation has dealt with you (they have been efficient and polite and so on) but 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 law or regulations; or
- breaking their obligations;

rather than failures in administration.

As with considering making a complaint, the organisation that 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. But before going any further you should also make sure that you have told the organisation concerned that you are unhappy with their decision. You should also ask them for an explanation of 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 awards officers in Student Finance NI office to appeals to the tax commissioners, for decisions taken by HM Revenue and Customs.

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 university or student union, or Citizens Advice (which used to be the Citizens Advice Bureau).



You can get a copy of this guide by calling the Student Finance information line on 0800 731 9133, quoting reference NI/FSHE/V10.

There is a free textphone service available on 0800 328 8988.

You can also get Braille and audio-tape versions of this guide by calling the Freephone information line.

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