



**BRIDGING THE GAP: A GUIDE TO THE
DISABLED STUDENTS' ALLOWANCES (DSAs)
2009/10**

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Important Information

If you want to apply for Disabled Students' Allowances you should do so as early as possible before your course starts so that arrangements can be made for any special support you need to be assessed and ready in time for the start of your course.

1 What is this guide about?

This guide provides information about Disabled Students' Allowances (DSAs) for current and prospective students in higher education. It covers:

- full-time and part-time undergraduate students (including distance-learning students); and
- full-time and part-time postgraduate students (including distance-learners).

This guide explains:

- how to apply;
- what costs DSAs can help with; and
- who can help you with your application.

The guide is intended for students and prospective students whose **homes are in Northern Ireland**. **Appendix 1** on page 25 explains where you can get more information about the conditions for receiving student finance including DSAs.

The Education and Library Boards (ELBs) administer student support in Northern Ireland. If you usually live in Northern Ireland, the ELB whose area you normally live in will usually consider your application, even if you study outside that area. Contact details of your local ELB are listed in **Appendix (1)** on page 26.

Broadly similar arrangements apply if you live in England, Scotland, or Wales. Contact details for England, Scotland, and Wales are also listed in **Appendix (1)** on page 27.

This guide is **not** intended for:

- undergraduate and postgraduate students who will get an NHS bursary for their course (see Appendix 2 on page 28);
- postgraduate students receiving a bursary or award from a research council, the NHS or the General Social Care Council (see Appendix 2)
- postgraduate students receiving support equivalent to DSAs from their university or college (see Appendix 2); or
- Open University (OU) students (see Appendix 2).

DSAs can be awarded to full-time and part-time undergraduate students and certain full-time and part-time postgraduate students who can show that they have a disability, mental-health condition or specific learning difficulty which affects their ability to study.

Your local ELB will normally be responsible for assessing whether you are eligible for DSAs and how much you will receive. The Student Loans Company (SLC) will then pay you DSAs on behalf of your ELB.

The information here is for guidance only and does not cover all circumstances. If you need more help, speak to your ELB or the Disability Adviser at your university or college.

You can get large print, Braille and audio-tape versions of this guide by phoning our free order line on 0800 731 9133. (All our forms, guides and leaflets about higher education student finance are available in these formats.) You can also download this guide from our website at www.studentfinancenl.co.uk

2 What are the Disabled Students' Allowances for?

The DSAs help pay for extra costs you may have to pay when studying your course, as a direct result of your disability, mental-health condition or specific learning difficulty. The allowances can help with the cost of a non-medical personal helper, items of specialist equipment, travel and other course-related costs.

3 Am I eligible?

Full-time and part-time undergraduate students

You are eligible to apply for DSAs if:

- you are studying an eligible full-time **undergraduate** course (including a distance-learning course) and you are personally eligible for maintenance support for that course; or
- you are studying an eligible part-time **undergraduate** course, (including a distance-learning course) and are personally eligible for part-time support. (A part-time course would have to last for at least one year and must not take more than twice as long to complete as an equivalent full-time course.)

Appendix 1 on page 25 explains where you can get more information about the conditions for receiving student finance including DSAs.

You may be eligible to apply for DSAs if you are studying a part-time course of initial teacher training (ITT). Your ELB will be able to give you more details about this. PGCE courses attract support, including DSAs, as if they were undergraduate courses rather than postgraduate courses.

You are **not** eligible for DSAs if:

- you are an EU student and are eligible only for support with your fees; or
- you are a sandwich-course student on a full-year paid placement.

Postgraduate students

You are eligible to apply for a DSA if you study a recognised taught or research **postgraduate** course (including a distance-learning course) and meet the personal eligibility conditions. **Appendix 1** on page 25 explains where you can get more information about the conditions for receiving student finance including DSAs.

All postgraduate courses should last for at least one year and lead to a master's degree, doctorate, postgraduate diploma or certificate, for which the entry requirement is at least a first degree or equivalent. Part-time courses will need to take no longer than twice the time of an equivalent full-time course in order to be eligible.

Some postgraduate students will **not** qualify for a DSA from their ELB. If you are receiving a bursary or award from a research council, the NHS, the General Social Care Council or if your university or college provides support that is equivalent to DSAs, you will not be eligible for a postgraduate DSA from your ELB. You should contact the provider of your bursary or award for advice on any extra support you may be entitled to because of your disability (see Appendix 2 on page 28 in this guide).

Students on PGCE courses will continue to be eligible for the DSAs awarded to undergraduate students and, as a result, will not be eligible for a postgraduate DSA.

After completing an undergraduate course of study, if you then go on immediately to postgraduate study, any amount you received through the DSA for specialist equipment as an undergraduate will be taken into consideration.

Students undertaking more than one course

You cannot, at any one time, have DSAs for more than one course.

Previous study

If you are starting your course in 2009/2010, previous study on a course of higher education will not affect your eligibility for DSAs, even if you received financial support for it.

If you are already on a course, and have received public financial support for a previous course, you should still be eligible for DSAs. However, if you received any specialist equipment through the DSA for a previous course, this will be taken into consideration. Your ELB will be able to give you more advice.

Age

Eligibility for DSAs is not affected by an age limit, and if you are aged 60 or over you may be eligible for DSAs even if, as a full-time student, you are not eligible for a student maintenance loan.

4 Do I have to tell my university or college about my disability or specific learning difficulty?

No, but it will help you with your application if you contact the Disability Adviser at your university or college. He or she may be able to advise you and give you more information about the help the university or college can provide. There is more information about the role of the Disability Adviser on pages 8-9. If you are studying part-time and want to apply for DSAs, you will also need to ask your university or college to certify that your rate of study is at least 50% of an equivalent full-time course.

Disability Discrimination Act 1995 (DDA 1995) / Equality (NI) Order 2000 - Section 75 / Special Educational Needs and Disability (NI) Order 2005)

Some students with disabilities do not want to reveal their disability, mental-health condition or specific learning difficulty for fear of discrimination. The above Disability Legislation makes it unlawful to discriminate against people with disabilities.

It places a duty for the public sector to promote disability equality. The duty requires public authorities (which will include most universities and colleges), when carrying out their functions, to consider the need to:

- promote equal opportunities between disabled people and other people;
- get rid of discrimination that is unlawful under the Disability Discrimination Act 1995;
- get rid of harassment that is related to people's disabilities;
- promote positive attitudes towards disabled people;
- encourage disabled people to take part in public life;
- take steps to take account of disabled peoples' disabilities, even if that involves giving them more favourable treatment.

These responsibilities are defined as the **general duty** to promote disability equality. Universities and colleges also have **specific duties**, which provide a clear framework for meeting the general duty.

Under the DDA 1995 (as amended by the Special Educational Needs and Disability (NI) Order 2005) it is also unlawful for universities and colleges to discriminate against disabled students by treating them less favourably in their admissions policies or the services they provide. Under the DDA 1995, universities and colleges must make reasonable adjustments so disabled students are not at an unreasonable disadvantage compared to students who are not disabled. The Equality Commission should be able to answer more detailed questions about the above legislation.

Your ELB will keep any information about your disability, mental health condition or specific learning difficulty confidential, but if you choose not to tell your university or college about your disability, the necessary reasonable adjustments may not be made. You can tell the university's or college's Disability Adviser about your disability in complete confidence, to make sure they get you the support you need.

If you are still worried about revealing your disability, you could contact **Skill: National Bureau for Students with Disabilities**, or a

disability organisation that specialises in your particular disability, mental health condition or specific learning difficulty. You can find contact details for these organisations and the Equality Commission on page 24.

The role of disability advisers

Disability Advisers are available at most higher education institutions and play an important role in the DSA process. The role of Disability Advisers may vary between institutions but, generally, they will:

- help students with their DSA applications;
- offer disabled students advice on other sources of funding and support that may be available;
- arrange DSA needs assessments on behalf of students;
- advise on the particular needs that may arise from specific courses;
- help put in place the support that is recommended in the DSA needs assessment report;
- explain and give advice on assessments, called diagnostic assessment reports, of specific learning difficulties such as dyslexia;
- explain and give advice on DSA needs assessment reports;
- co-ordinate the network of support workers;

- work with accommodation services, Social Services, ELBs and academic departments;
- make recommendations for the academic department in relation to students, for example, special exam arrangements;
- supervise and arrange training for support workers;
- research, develop and help put into practice institutions' policies for exams, physical access and fieldwork; and
- develop and put into practice disability elements of various institutional strategies.

Without the involvement of a Disability Adviser, the process of getting DSA support might be more difficult. We recommend that the Disability Adviser is sent a copy of your DSA needs assessment report (see 'How can I find out what I will need?' on page 15). Your DSA Needs Assessor will only send the Disability Adviser a copy of the report if they have your permission, in writing. Your Disability Adviser should not normally carry out your DSA needs assessment.

5 How do I show that I am eligible?

Your ELB must consider all cases where disabled students face extra costs to attend their course because of their disability. If you have a physical disability, a mental health condition or a specific learning difficulty such as dyslexia, you may qualify.

If your condition has been documented at an earlier stage, your eligibility for DSAs can be easily proved. If you are physically disabled, or have a mental health condition, you will need to provide medical proof of this, such as a letter from your doctor or specialist. Your ELB will send out a leaflet with your DSA Application Pack which gives guidance on the evidence required. A previous assessment of a specific learning difficulty, such as dyslexia, may need to be updated (please see section heading "Specific Learning Difficulty").

If you have more than one medical condition, you should provide evidence for all of them. If you do not provide evidence, this may delay your application for DSAs.

Specific Learning Difficulty (such as dyslexia or dyspraxia)

If you have a specific learning difficulty, your ELB will need evidence of this in the form of an assessment, called a diagnostic assessment, from a psychologist or suitably qualified specialist teacher. When students with a specific learning difficulty apply for DSAs, it is recommended that your ELB accept a full diagnostic assessment that has been carried out since they were 16. Your ELB may ask for an update of a previous diagnostic assessment carried out before the age of 16 to see what the likely effect of your specific learning difficulty will be on the skills you need for higher education.

Your ELB may ask you to have an independent diagnostic assessment to establish your specific learning difficulty and eligibility for DSAs. The university or college Disability Adviser may be able to help you arrange an updated or new assessment.

Your ELB **cannot** meet the costs of diagnosing your disability for **establishing** your eligibility for DSAs. Ask your ELB what evidence of your disability they will need before you send in your application. If you need a test to establish your eligibility for DSAs, but cannot afford the fee, you can apply to your university or college for help in meeting the costs through the Support Funds, Access to Learning Fund or Hardship Funds (see page 19).

The university's or college's Disability Adviser may be able to help you with this.

6 How and to whom do I apply?

Full-time undergraduates

If you are entering higher education for the first time in 2009/2010 and are applying for financial support, you will find that the application form asks if you want to apply for DSAs. You can apply on paper (using form PN1 if you are a new student, or form PR1 if you are a continuing student) or on-line at www.studentfinanceneni.co.uk.

You can get copies of form PN1 and PR1 from your ELB or by phoning the free order line on 0800 731 9133. You can get large print, Braille and audio-tape versions free of charge by phoning the order line. You can also download these forms from our website at www.studentfinanceneni.co.uk.

If you are applying using a paper form or on-line, please tick that you want to apply for DSAs and give details of your disability, mental health condition, or specific learning difficulty.

ELBs each have a named officer who deals with applications for DSAs (see Appendix 3 for contact details). You may contact the DSA Officer before you send in your application as they will be able to offer advice and give guidance on the DSA process. Your ELB will need evidence of your disability, mental health condition or specific learning difficulty, as referred to in section 5 on page 9.

The process of getting DSA support will be made quicker and easier if you can send evidence of your disability with the PN1 or PR1 application form. However, you should not delay submitting your PN1 or PR1 application form if you don't have evidence available straightaway. You can always send evidence of your disability at a later date. If you fill in the on-line application form, we will always ask you to provide this evidence afterwards.

When you are forwarding evidence you should mark it "**Private & Confidential**" and forward it to the named DSA Officer in your local ELB (see Appendix 3).

Once your ELB has confirmed your eligibility for DSAs, they will then ask you to have a DSA needs assessment carried out so that the help you need on your course can be identified and arranged (see section 11 on page 15).

Following your DSA needs assessment, your ELB will let you know the level of help you can have from DSAs. If you are not sure about your entitlement, discuss it with your DSA Officer.

Part-time undergraduates

If you are part-time student entering higher education in 2009/2010 and are applying for financial support, you will find that the PTG1 application form asks if you want to apply for DSAs. You can get copies of form PTG1 from your ELB or by phoning our free order line on 0800 731 9133. You can get large print, Braille and audio-tape versions free of charge by phoning our order line. You can also download this form from our website at www.studentfinanceneni.co.uk.

Undergraduates studying higher education courses at further education colleges

If you are studying a higher education course within a further education college, you could be entitled to support through the DSA scheme. If you want to apply for DSAs, you should contact the Disability Service at the college where you are studying. This may be known as Learning Support, Study Advice or as the Learner Support Service in your college.

The staff member responsible for supporting students with a disability or specific learning difficulty in your college should be able to give you help with, and advice on, the process of applying for DSAs. This person may be called a Disability Co-ordinator, Learning Support Co-ordinator, Additional Learner Support Co-ordinator or Disability Adviser.

If you do not want to apply for DSAs through your further education college, your ELB or the Disability Adviser at the university providing the higher education course will be able to give you advice on how to apply for DSAs.

Postgraduates

If you are a postgraduate student, you should ask your ELB to send you the DSA application form for postgraduate students. They can arrange for a large print, Braille or audio-tape version of the form to be sent to you if you need it. You can also download the form from our website at www.studentfinancenl.co.uk

7 When do I apply?

Apply as soon as you can before your course starts in order to receive the support you need promptly. However, you can apply for DSAs at any stage of your course.

8 How will payments be made?

If your application is successful, your ELB will tell you the amount of help you can have from the DSAs. The SLC will make DSA payments either to you, into your bank account, or directly to the supplier of equipment or services.

We recommend that the SLC pay the supplier of equipment, your university or college, or your non-medical helper, direct. However, you will have to agree to this.

Your DSA Needs Assessor may recommend that you use a particular supplier. These suppliers will normally offer an extended warranty to cover the whole of your course and a very thorough after sales service.

We expect that they will be able to:

- supply all or most of the equipment;
- set up any equipment; and
- install all the recommended software.

9 Do DSAs depend on my income?

No, DSAs do not depend on your income or the income of your family.

10 What do the DSAs cover?

DSAs are not paid as a set amount. Your ELB will find out what you need and how much it will cost, usually by asking that you have a DSA needs assessment. You will only get enough money from the DSAs to cover the cost of the equipment or support you need because of your disability. The amount of DSAs you receive will depend on the DSA needs assessment.

If you are a part-time student, you will have to get certification from your university or college that your rate of study is at least 50% of a full-time course in order to be eligible, and to work out the rate of the non-medical helpers and general allowances.

However, there is a limit to the amount of help you can get from the DSAs. The rates shown below are the maximum you can get. They are meant to support people with a high level of need, so most people will get less than the maximum.

The rates of allowances for 2009/2010 are as follows.

For full-time undergraduate students

- Specialist equipment allowance - up to £5,161 for the whole of your course.
- Non-medical helper's allowance - up to £20,520 a year.
- General Disabled Students' Allowance - up to £1,724 a year.
- Reasonable spending on **extra** travel costs (see page 15 for details on travel costs).

For part-time undergraduate students

- Specialist equipment allowance - up to £5,161 for the whole of your course.
- Non-medical helper's allowance - up to £15,390 a year.
- General Disabled Students' Allowance, up to a maximum of £1,293 a year.
- Reasonable spending on **extra** travel costs (see page 15 for details on travel costs).

For full-time and part-time postgraduate students

There is one allowance to meet all costs of up to £10,260 a year for both full-time and part-time postgraduate students. You can use this for specialist equipment, non-medical personal helpers, extra travel costs or other course related costs. The amount of DSA you receive will depend on the DSA needs assessment.

Specialist equipment allowance

This allowance is to help you buy any items of equipment you may need. You can also use it to pay for any repair, technical support, insurance or extended warranty costs arising from owning that equipment. **We recommend that you insure your specialist equipment, and you can use your DSAs to pay the extra insurance premiums.** Your ELB can also reimburse costs you have to pay to rent, rather than buy, items of equipment if this is more economical.

You can apply for the specialist equipment allowance at any time during your course. The DSA needs assessment report may advise that you get some initial training in using any equipment that is recommended.

The cost of this training would come from your non-medical helper's part of the DSAs. You should note that if you have a support contract or warranty with the supplier of your equipment, it might not be honoured if a computer you have received fails because you have loaded extra software that has not been recommended in the DSA needs assessment report.

If you apply for help towards the end of your course, you may still be able to get a new piece of equipment if there is evidence of need, but your ELB may ask you to consider if there are more economical alternatives to buying equipment. For example, you could rent or hire equipment from a supplier or borrow it from your university or college. Non IT options, such as human support, may be more effective when only a short time is remaining of the course.

Non-medical helper's allowance

This allowance may provide for any helpers, such as readers, sign-language interpreters, note-takers and other non-medical assistants you need to benefit fully from your course. DSAs are not meant to help with disability related spending which you would have to pay, whether you were following your course or not. Your local Social Services Department may help you with these personal costs.

If you have a specific learning difficulty such as dyslexia, you could receive funds from your ELB under this allowance. You can use this to pay for tuition in study skills to help you overcome problems which arise from your dyslexia if this has been recommended in a DSA needs assessment carried out by a suitably qualified person. Tuition in study skills should be provided by specialist tutors, who may be available at your college or university, although you are entitled to arrange another provider if that is more appropriate. You cannot use the allowance to pay for extra tuition in subjects which are part of your course.

General Allowance

This allowance may be paid towards other disability related spending. You can use it to buy items such as tapes and Braille paper, or to top up the other two allowances, if necessary.

Travel costs

If you have to pay extra travel costs to attend your university or college because of your disability, your ELB may be able to help with them. You will not normally be eligible for help with everyday travel costs which any student would expect to have. Your ELB can give you more advice.

Your local ELB will ask for signed receipts as proof of expenditure incurred in relation to travel costs.

11 How can I find out what I will need?

Your ELB will ask you to have a DSA needs assessment carried out. Your particular needs can be matched with those of your proposed course so that you can get the help that you will need.

The DSA needs assessment will be carried out by a person with specialist experience at an independent assessment centre, or at a centre within your college or university. If you need help with travel costs to the DSA needs assessment, you should ask your ELB whether they can help as this can be paid from the general allowance.

You should not arrange for a DSA needs assessment without first confirming with your ELB that they agree for you to do so, and that they approve of your choice of assessment centre.

The fee that assessors charge for carrying out a DSA needs assessment may be paid from the DSAs. You will receive a report for this to help your ELB assess your entitlement. We strongly advise that your university or college, especially if it employs a Disability Adviser, should be involved in your DSA application and should see the report and its recommendations. This will help to make sure you get the support you need.

A DSA needs assessment should identify the types of equipment and other support you will need, how much it will cost and where to get it from. However, any support that is recommended will need to be agreed by your ELB. The report should also identify any training you might need to make best use of the equipment recommended. You can also use the report as supporting evidence in establishing special examination arrangements when you are on your course.

If later on in your course your disability becomes more severe, you can apply to have another DSA needs assessment carried out to identify any extra support you might need.

12 How soon can I have a DSA needs assessment done?

Once your ELB has established your eligibility for student support and you have provided supporting evidence of your disability or specific learning difficulty from an appropriate specialist, a DSA needs assessment can be arranged well before the start of term, and even before you have a confirmed place at a university or college.

Ask your ELB for more information. You may then need a top-up assessment when you start your course to make sure that the particular needs you have on your course are met. Students who are already on a course can apply at any time.

13 Can I receive equipment before my course begins?

Possibly. Once your ELB has established that you are eligible for DSAs, it can pay for items of special equipment recommended in a DSA needs assessment report shortly before the start of your course so that you may use them from the very beginning of your studies. However, your ELB will ask for evidence that you have been accepted on your course before they will consider doing so. If you do not go on the course, you must return any equipment you have received to your supplier. If you do not or cannot do this, you may have to pay the cost of the equipment.

14 What happens to the equipment when my course ends?

All equipment bought with DSAs is, and will stay, your property. At the end of your course you may decide to offer the equipment to your university or college, or to your ELB, for other students to use. However, if you are intending to study another course (for example, an 'end-on' or postgraduate course) any previous equipment you have received will be taken into account when your application for support is considered.

15 Will I have to repay my DSAs if I leave my course early?

Possibly. Your ELB may have to recover some or all of your DSAs if you withdraw from your course. Your ELB should only ask you to return money you have received for support that you have not yet bought or used.

16 What if I transfer to another course and need different equipment?

Once you have received the maximum special equipment allowance from your ELB, you cannot receive any further special equipment allowance. If you have not used up all your special equipment allowance, the remaining amount will be available for your second course, if you need it. You will still be eligible for the other allowances and travel costs on your new course. Remember, you may not yet have been given the maximum equipment allowance or you might be able to top it up from the general allowance on your new course.

17 What if I have to repeat part of my course?

Your ELB may be able to continue making payments of your DSAs if you have to repeat periods of study or you need extended study.

18 What do I do if my application is turned down or I am not satisfied?

If your ELB turns down your application for DSAs, find out their reasons. If you do not agree with their decision, ask them to review your case.

If you give your ELB all the information they ask for and meet their deadlines, you have a right to expect a prompt and efficient assessment of your claim. If you are happy with the way the ELB has dealt with your application (they have been efficient and polite and so on) but feel that the wrong decision has been reached in your case, ask the ELB to give you information on how to appeal. Your university's or college's Disability Adviser, Student Services Department or Students' Union may help you with an appeal.

If you are unhappy with the way in which you have been dealt with, ask the ELB to give you details of their system for dealing with complaints.

19 What other financial support is available?

The financial support available is explained in the following publications.

Information about higher education student finance - get the Student Finance NI guide 'A Guide to financial support for higher education students in 2009/10' (reference NI/FSHE/V9).

Help for full-time undergraduate students with children or adult dependants - get the Student Finance NI guide 'Childcare Grant and other support for full-time student parents in higher education 2009/10' (reference NI/CCGB/V9).

Information about student loans - get the Student Finance NI guide 'Student Loans - a guide to terms and conditions 2009/10' (reference NI/SLTC/V9).

Information about help for part-time undergraduate students - get the Student Finance NI guide 'A guide to financial support for part time students in higher education 2009/10' (reference NI/FSPT/V9).

You can get copies of these publications from your ELB or by phoning the free order line on 0800 731 9133. You can get large print, Braille and audio-tape versions of all these guides free of charge by phoning the order line. You can also download them from our website at www.studentfinanceneni.co.uk.

Support Fund (Northern Ireland Institutions)

These are available through your college and provide help for students on lower income who may need extra financial support for their course and to stay in higher education. More specifically the support fund can:

- Meet particular course and living costs which are not already being met from other grants;
- Help if students are in financial hardship;
- Provide emergency payments for unexpected financial crisis; and
- Help students who may be considering giving up their course because of financial problems.

To apply for Support Funds, applications are made through your college's Student Services Department. The college will tell you what information you need to provide and how they will assess your application.

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 from Hardship Funds. Students should contact the Student Services Department at the relevant institution for further details.

You may get help in meeting the cost of an assessment for a specific learning difficulty, sometimes called a diagnostic assessment, including travel to and from the assessment centre, through the Support Funds/Access to Learning Fund/Hardship Funds depending on the location of your institution.

Benefits

The information given here is general. If you think you may be eligible for any of the following benefits, please contact your local Jobs and Benefits Office/Social Security Agency, Housing Benefit Office or Student Advisory Service within the university or college.

Full-time students in higher education are not generally entitled to income-related benefits unless they fall into one of the groups of people treated as 'vulnerable' by Jobs and Benefits Office/Social Security Agency. This includes lone (single) parents and some people with a disability (see table on page 20).

However, if you have a partner who is not a student and they are eligible for any of the income related benefits, your partner can claim on behalf of you both - if your partner claims Jobseeker's Allowance you may need to go to an interview at the **Jobs and Benefits Office/Social Security Agency**, although as a full-time student you will not need to be available for work. (Your income will be taken into account when assessing your partner's entitlement to any means-tested benefit.)

Many students who are eligible for income related benefits, will find their income from student support is higher than the amount of benefit they would receive.

However, certain types of support are not taken into account when working out a student's income. Since September 2004, students in one of the vulnerable groups who are living in accommodation owned by the university can now apply for Housing Benefit during term time.

You may also find it helpful to ask the Advisory Services in your Students' Union or Student Services Department for advice.

The first table below shows the relevant vulnerable groups for income related benefit and which benefits they may be eligible for. The second table shows two other situations when full-time students may be eligible for income related benefits.

Vulnerable groups	Housing Benefit	Income Support	Jobseeker's Allowance
Lone (single) parents	✓	✓	
Disabled people who get disability or severe disability premium	✓	✓	
Disabled people who receive Disabled Students' Allowance (a grant paid under the student support system) because of deafness	✓	✓	
Pensioners (State retirement age)	✓	(see note 1)	

Other full-time students who may be eligible for income-related benefit	Housing Benefit	Income Support	Jobseeker's Allowance
Student couples with dependent children	✓	✓ (see note 2)	✓ (see note 2)
Students intercalating (see note 3) after a period of sickness or caring for someone	✓		✓

Note 1 - from 6 October 2003, pensioners should be getting the Pension Credit instead of Income Support.

Note 2 - one of the couple may claim during the summer holiday.

Note 3 - intercalating is when a student has suspended their studies (for example, because of sickness or to care for someone) but even though the reason for the suspension has ended, the student cannot continue the course yet.

How does the Jobs and Benefits Office/Social Security Agency or local Housing Benefit office work out what I am eligible for?

In most cases, student support replaces benefits as the main source of support for students, whether they decide to take out a student loan or not. To assess your entitlement to benefit the **Jobs and Benefits Office/Social Security Agency** or Housing Benefit Office works out your weekly income and compares this with the weekly benefit you would receive. However, because the student loan also provides help towards course related costs, when working out your weekly income, the cost of books, equipment and travel will not be taken into account. An extra £10 of your weekly income is also not taken into account. For the 2008/09 academic year, the deductions were £380 towards the cost of books and equipment and £295 for travel costs. From August 2009, your university's or college's Advice Service will be able to tell you the amounts for the 2009/2010 academic year.

Payments from the Support Funds may not be counted as long as they are not intended for day-to-day living costs.

The Higher Education Bursary, Special Support Grant, Childcare Grant and Parents Learning Allowance should also not be counted. If you receive a bursary from your university or college, you will need to ask your ELB or your university's or college's advice service whether any of this will be taken into account. Your local Jobs and Benefits Office/Social Security Agency or Housing Benefit office will also be able to give you more advice on benefit entitlement.

Since April 2004, Income Support and income-based Jobseeker's Allowance have changed to become benefits paid for adults only. The parts previously paid for children will be covered by the tax credits paid by HM Revenue & Customs. You can get more information from your local **Jobs and Benefits Office/Social Security Agency**.

There is a free and confidential Benefit Enquiry Line 0800 22 06 74 for people with disabilities and their carers. Alternatively the textphone number is 0800 24 37 87. You can also contact **Skill: National Bureau for Students with Disabilities**, for information on benefits and studying.

20 Where can I get more information?

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

The Customer Support Office - Student Finance NI

Students can use the SLC's **Customer Support Office (CSO)** to get a range of information about student finance.

The CSO answers general questions about things such as:

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

You can phone the CSO on 0845 6000 662 between 8am and 8pm Monday to Friday, and between 9.00am to 5.30pm Saturday and Sunday.

You can also use the on-line 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';
- track the progress of your application;
- update your address and other contact details;
- see copies of letters that have been sent to you;
- check when you are next due to be paid; and
- ask questions.

Education & Library Boards

Students living in **Northern Ireland** can contact their **ELB** (see Appendix 1). You should apply to the ELB in whose area you normally live in. ELBs provide detailed advice on the support you are likely to be entitled to and the result of the assessment of your application.

You should also contact your ELB if you need a paper copy of an application form.

You can see a list of ELB contacts in Appendix 1 or at www.studentfinancenl.co.uk

Other useful contacts

Skill: National Bureau for Students with Disabilities

Chapter House
18-20 Crucifix Lane
London SE1 3JW.
Information Service
(Tuesdays 11.30am to 1.30pm,
Thursdays 1.30pm to 3.30pm)
Phone: 0800 328 5050
Minicom: 0800 068 2422
Fax: 020 7450 0650
E-mail: info@skill.org.uk
Website: www.skill.org.uk

Skill NI: National Bureau for Students with Disabilities

Unit 2
Jennymount Court
North Derby Street
BELFAST
BT15 3HN
Tel: 028 90 287 000
Fax: 028 90 287 002
E-mail: info@skillni.org.uk
Website: www.skillni.org.uk

Skill is a national charity promoting opportunities in further or higher education, training and employment for young people and adults in the UK with any kind of disability. It has published a number of information booklets on DSAs and higher education for disabled students and students with specific learning difficulties. The booklets are available on the Skill website at www.skill.org.uk/info/infosheets.asp.

Skill's information service can answer questions on higher education and disability.

For information about organisations which have expertise in your disability or specific learning difficulty, Skill has also published an information booklet '**Organisations Offering Advice or Services to Disabled Students**' which gives contact details. It is available on the Skill website at <http://www.skill.org.uk/info/infosheets.asp#acrosssectors>.

Equality Commission for Northern Ireland

Equality House
7 - 9 Shaftesbury Square
BELFAST
BT2 7DP
Tel: 028 90 500 600
Textphone: 028 90 500 589
Enquiry Line: 028 90 890 890
Fax: 028 90 248 687
E-mail: information@equalityni.org

National Union of Students - Union of Students in Ireland (NUS-USI)

42 Dublin Road
BELFAST
BT2 7HN
Tel: 028 90 244 641
Website: www.nistudents.org
E-mail: info@nus-usi.org

National Union of Students (NUS)

2nd Floor
Centro 3
19 Mandela Street
London
NW1 0DU.
Tel: 0871 221 8221
Fax: 0871 221 8222
E-mail: nusuk@nus.org.uk
Website: www.nusonline.co.uk

Appendix 1

Personal eligibility conditions for receiving DSAs

If you want more information about the personal eligibility conditions for receiving student finance including DSAs, you can get a booklet called 'Student Finance - how you are assessed and paid' which explains this.

You can get a copy from your ELB or by phoning the free order line on 0800 731 9133. Alternatively the text phone number is 0800 328 8988. You can get large print Braille and audio-tape versions of the booklet free of charge by phoning the order line. You can also download this booklet from the website at www.studentfinancenl.co.uk.

Addresses of Education and Library Boards

Education and Library Board	Covering local Government District(s)
<p>Student Finance NI Belfast Education and Library Board 40 Academy Street BELFAST BT1 2NQ Telephone: 028 90 564000 Email: student.awards@belb.co.uk</p>	Belfast
<p>Student Finance NI North Eastern Education and Library Board County Hall 182 Galgorm Road BALLYMENA Co Antrim BT42 1HN Telephone: 028 25 662280 Email: student.awards@neelb.org.uk</p>	Antrim Ballymena Ballymoney Carrickfergus Coleraine Larne Magherafelt Moyle
<p>Student Finance NI South Eastern Education and Library Board Grahamsbridge Road Dundonald BELFAST BT16 2HS Telephone: 028 90 566200 Email: student.awards@seelb.org.uk</p>	Ards Castlereagh Down Lisburn North Down
<p>Student Finance NI Southern Education and Library Board 3 Charlemont Place The Mall ARMAGH BT61 9AX Telephone: 028 37 512432 Email: student.support@selb.org</p>	Armagh Banbridge Cookstown Craigavon Dungannon Newry and Mourne
<p>Student Finance NI Western Education and Library Board 1 Hospital Road OMAGH Co Tyrone BT79 0AW Telephone: 028 82 411411 / 411499 Email: student.awards@welbni.org</p>	Fermanagh Limavady Londonderry Omagh Strabane

Non UK, EU students contact:

Student Loans Company

European Team

Room 38

Mowden Hall

Staindrop Road

Darlington

County Durham DL3 9BG.

Tel: 0141 243 3570 (10am to 4pm)

E-mail: EU_Team@slc.co.uk

If you live in England you should contact your local Authority, details of which are available from:

The Department for Innovation Universities and Skills

Sanctuary Buildings

Great Smith Street

Westminster

LONDON

SW1P 3BT

Tel: 0870 0010 336

Website:

www.studentfinancedirect.co.uk

www.dius.gov.uk

If you live in Scotland contact:

The Student Awards Agency for Scotland

3 Redheughs Rigg

South Gyle

EDINBURGH

EH12 9YT

Tel: 0131 476 8212

Website: www.student-support-saas.gov.uk

Email: saas.geu@scotland.gsi.gov.uk

If you live in Wales contact:

The Welsh Assembly Government

Higher Education Division 2

3rd Floor

Cathays Park

CARDIFF

CF10 3NQ

Tel: 029 2082 5831

Fax: 029 2082 5823

Website: www.learning.wales.co.uk

www.studentfinancewales.co.uk

Appendix 2

Support from other organisations

Open University (OU) students

To be eligible for DSAs, you must be registered for an OU undergraduate or postgraduate level course that lasts for at least one year and does not take more than twice as long to complete as an equivalent full-time course. This will usually mean that the course amounts to 60 credit points each year.

If you are an Open University student, you should contact the OU.

For questions about financial support:

The Open University

Fees and Financial Support

PO Box 197

Milton Keynes

MK7 6BJ

Tel: 01908 653 411

Fax: 01908 654 914

E-mail: general-enquiries@open.ac.uk

Website:

www.open.ac.uk/financialsupport

For questions about DSAs

The Open University

Disabled Students Allowance Office

Walton Hall

Milton Keynes

MK7 6ZN

Tel: 01908 654136

Textphone: 01908 659955

Fax: 01908 659956

E-mail: DSA-queries@open.ac.uk

Website: www.open.ac.uk

The Open University (NI)

Disabled Students Allowance Office

40 University Road

BELFAST

BT7 1SU

Tel: 028 90 245 025

Fax: 028 90 230 565

E-mail: ireland@o.u.ac.uk

Website: www.open.ac.uk

Undergraduate and postgraduate NHS students

This guide is not intended for students who will get a healthcare bursary for their course. Disabled Students' Allowances (DSAs) are available as part of the healthcare bursary scheme, for which healthcare service bursary degree and diploma students may be eligible. If you are a medical or dental student who started your course in 2004, you will become eligible for a NHS bursary in September 2009. If you will receive a NHS bursary, or plan to apply for one, you should contact your university or college for details of the support that is available to disabled students under the NHS Bursary Scheme.

In Northern Ireland the ELBs will deal with the bursary arrangements on behalf of the Department of Health, Social Services and Public Safety (DHSSPS). Eligibility for any DSAs will also be assessed by your ELB.

You can get more information about the DHSSPS/NHS Bursary Scheme, and the DSAs this offers, in the Department of Health's guide 'Financial Help for Health Care Students'. You can download a copy of the booklet on-line at www.nhsstudentgrants.co.uk.

For information about NHS bursaries in **England**, contact:

The Customer Services Team

The NHS Student Grants Unit
Hesketh House
200-220 Broadway
Fleetwood
FY7 8SS
Tel: 0845 358 6655
Fax: 01253 774490
E-mail: enquiries@nhspa.gov.uk
Website:
www.nhsstudentgrants.co.uk

For information about NHS bursaries in **Scotland**, contact:

SAAS

Gyleview House
3 Redheughs Rigg
Edinburgh
EH12 9HH
Tel: 0845 111 1711

For information about NHS bursaries in **Wales**, contact:

NHS Wales Student Awards Unit

2nd Floor
Golate House
101 St Mary's Street
Cardiff
CF10 1DX
Tel: 029 20206 1495

For information on Nursing & Midwifery Funding contact:

Bursary Administration Unit

Nursing Board NI
Central Services Agency
25 Adelaide Street
BELFAST
BT2 8FH

Tel: 028 90 553 661

Fax: 028 90 553 689

Email: murrayc@csa.n-inhs.uk

Office Hours: Mon - Fri 10.00 am to 12.00 am and 2.00 pm - 4.00 pm

NHS secondees/HSS Trust Employees

Please note that health-care students who are employed by NHS trusts and seconded (transferred temporarily) onto health-care courses are not eligible for NHS bursaries and so cannot receive NHS DSAs. These students, who continue to receive their salary and have their tuition fees paid by the NHS, can receive DSA support under the Student Support Regulations if they meet the usual conditions.

Regional Social Work Degree Trainees are employees of HSS Trust and selected Voluntary Sector organisations. They are not eligible for the normal student support or DSAs available from ELBs.

Postgraduates funded by research councils

DSAs are available to students funded by research councils if the student has to pay extra costs for their postgraduate study as a result of their disability. Details of the level and type of DSA support offered, and information about how to apply for it, are available on each research council's website.

- Arts and Humanities Research Council (visit www.ahrc.ac.uk)
- Biotechnology and Biological Sciences Research Council (visit www.bbsrc.ac.uk)
- Engineering and Physical Sciences Research Council (visit www.epsrc.ac.uk)
- Economic and Social Research Council (visit www.esrc.ac.uk)
- Medical Research Council (visit www.mrc.ac.uk)
- Natural Environment Research Council (visit www.nerc.ac.uk)
- Science and Technology Facilities Council (visit www.stfc.ac.uk)

You should speak to the Disability Adviser at your university or college if you want to apply for DSAs from the research councils as they will be able to offer information and help. You will usually need to provide proof of your disability or specific learning difficulty and a recent DSA needs assessment where appropriate. The research councils will normally help meet the cost of a DSA needs assessment.

Bursaries for full-time graduates studying an approved postgraduate social-work course

The General Social Care Council's 'postgraduate bursary' is available to graduates (or those with an equivalent qualification recognised by universities) studying an approved college-based full-time postgraduate social work course. There are allowances within the postgraduate bursary to support students with disabilities. For more information on the postgraduate bursary, visit the bursaries page of the website at www.gsc.org.uk.

Support for a postgraduate course from your university or college

If your university or college provides support equivalent to DSAs for postgraduate courses, you will not be able to get a postgraduate DSA from your ELB. You should **not** include any payment you will receive from your university's or college's Support Funds, Access to Learning Fund or Hardship Funds.

Appendix 3

Kathleen Lunn (Mrs)

DSA Officer
Student Finance NI
Belfast Education & Library Board
40 Academy Street
BELFAST
BT1 2NQ
Tel: 028 90 564238
Fax: 028 90 331714
E-mail: kathleenl@belb.co.uk

Deborah Gamble (Mrs)

DSA Officer
Student Finance NI
North Eastern Education & Library Board
County Hall
182 Galgorm Road
Ballymena
BT42 1HN
Tel: 028 25 662394
Fax: 028 25 643674
E-mail: DSA.Officer@neelb.org.uk

Judith Shivers (Mrs)

DSA Officer
Student Finance NI
South Eastern Education & Library Board
Grahamsbridge Road
Dundonald
BT16 2HS
Tel: 028 90 566307
Fax: 082 90 566308
E-mail: Judith.Shivers@seelb.org.uk

Janet McNally (Mrs)

DSA Officer
Student Finance NI
Southern Education & Library Board
3 Charlemont Place
The Mall
Armagh
Co Armagh
BT61 9AX
Tel: 028 37 512497
Fax: 028 37 512490
E-mail: dsa@selb.org

Cathy Coyle (Miss)

DSA Officer
Student Finance NI
Western Education & Library Board
1 Hospital Road
OMAGH
Co Tyrone
BT79 0AW
Tel: 028 82 411235
Fax: 028 82 411233
E-mail: Coyle_Cathy@welbni.org

Other Useful Contacts

Disability Services

University of Ulster
Cromore Road
COLERAINE
Co Londonderry
BT52 1SA
Tel: 0870 0400700
Website: www.studentsupport.ulster.ac.uk/disability/

Disability Services

Queen's University
Lanyon North
University Road
BELFAST
BT7 1NN
Tel: 028 90 972727
Fax 028 90 335378
E-mail: disability.office@qub.ac.uk.
Website: www.qub.ac.uk/disability/

St Mary's University College

191 Falls Road
BELFAST
BT12 6FE
Tel: 028 90327678
Website: www.stmarys-belfast.ac.uk/

Stranmillis University College

Stranmillis Road
BELFAST
Co Antrim
BT9 5DY
Tel: 028 90 381271
Fax: 028 90 664423
Website: www.stran.ac.uk/studying/studentsupport/Disability.html

Centre for Inclusive Learning Development

Belfast Metropolitan College
Room B16X
College Square East
BELFAST
BT1 6DJ
Tel: 028 90 265097 (Voice/Text and Fax), or
E-mail: CILD@belfastinstitute.ac.uk

Northern Ireland Dyslexia Association

17a Upper Newtownards Road
Belfast
BT 3HT
Tel 028 9065 9212
E-mail: help@nida.org.uk
Website: www.nida.org.uk/index.html



You can get more copies of this booklet by calling our free information line on 0800 731 9133 quoting reference NI/BTGB/V9. You can also get this booklet in large print, Braille and on audio free of charge by phoning our information line.

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

The guide is also available on our website at www.studentfinanceni.co.uk

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