

2019/20

PART TIME

A guide to Financial Support
for Part Time Students in
Higher Education



CONTENTS



Who should read this guide? 01



What student finance is available? 01



Do you qualify? 03



Find out what you're entitled to 06



How and when to apply 10



Evidence you need to provide 11



What if your circumstances change? 12



Re-applying next year 12



What about repayments? 12



Other sources of funding 14



Other useful information 15



WHO SHOULD READ THIS GUIDE?

This guide is for part-time students whose homes are in Northern Ireland (whether they study in Northern Ireland, England, Wales or Scotland). It applies to the 2019/20 academic year only.

It tells you what finance is available for part-time students as well as how and when to apply.

You may be eligible for support if you are studying HNC, HND, Foundation Degree or Degree course in the United Kingdom.

Your mode of study can be 'in attendance' or by 'distance learning' and studying at a publicly funded university or college or at certain courses at private higher education colleges.



WHAT STUDENT FINANCE IS AVAILABLE?

Fee Grant and Course Grant

Students can apply for a Fee Grant and Course Grant. The amount you can get depends on your residual household income and course intensity, we explain more about this later.

You don't have to pay back the Fee Grant or Course Grant.



Fee Loan

Students can also apply for a Fee Loan of up to £3,206.25 to pay for their Tuition Fees.

The Fee Loan can't be more than the actual fee charged by the university or college. The maximum amount of Fee Loan entitlement in any academic year will be reduced by the amount of Fee Grant awarded to the student in that academic year.

To be eligible for the Fee Loan, a student must be studying at least 25% intensity of the equivalent full-time course for the year. We explain more about this on page 4.

The Fee Loan isn't based on residual household income and is repayable.

You can apply within nine months of the first day of the academic year of your course. For further information on academic year start dates see page 10 of the PTL1 Notes which come with your application form or can be downloaded from www.studentfinanceni.co.uk.

Disabled Students' Allowances

If you have a disability, long-term health condition, mental-health condition or specific learning difficulty, such as dyslexia or dyspraxia, you may be able to get extra help through Disabled Students' Allowances (DSAs).

You can find more information on DSAs on page 9.



DO YOU QUALIFY?

To be eligible for student finance, there are a few conditions you must meet as follows:



1. Where you want to study

Part-time students attending Higher Education Institutions in England, Wales or Scotland

Students from Northern Ireland will continue to be entitled to apply for the part-time student financial package of a means tested Fee Grant of up to £1,230, a Course Grant of up to £265 and a Fee Loan of up to £3,206.25 regardless of where in the United Kingdom they undertake the course.

Northern Ireland domiciled students who wish to attend a Higher Education part-time course, (including Open University courses) in England, Wales and Scotland should be aware that part-time Tuition Fees have increased significantly.

The maximum Fee Loan available is £3,206.25 and Northern Ireland students will have to financially make up the difference between the current Fee Grant / Fee Loan and the Tuition Fees charged by their Higher Education Institution in England, Wales and Scotland. The student should establish the amount of Tuition Fees with their Higher Education Institution before committing to a course.

If you're not sure about the number of credits, credit points or modules you'll be studying in each academic year, you should speak to your university or college.



2. The course you want to study

The course you plan to study must be of a certain type and lead to a recognised higher education qualification. You must be studying at a course intensity of at least 50% on average to be eligible to apply for the Course Grant and Fee Grant, and at least 25% intensity to be eligible to apply for the Fee Loan.

This means you'll need to complete your course in no more than twice the amount of time it would take to complete if you were studying full-time (up to a maximum of eight years) to be eligible for the Course Grant and Fee Grant, and no more than four times the amount of time it would take to complete if you were studying full-time (up to a maximum of 16 years) to be eligible for the Fee Loan.

How the intensity of your course is worked out

Course intensity is how long it takes to complete your part-time course compared to the equivalent full-time course. So, if your course takes six years to complete and the full-time equivalent takes three, your course intensity will be 50%. Your course intensity is worked out by taking the number of part-time units (such as credits, credit points or modules) that you'll be studying in the academic year and dividing it by the number of units you would complete in one academic year if studying full-time. The result is then multiplied by 100 to give your course intensity as a percentage. So, the formula to work this out is as follows:

$$\text{(Part-time units)} \div \text{(Full-time units)} \times 100 \\ = \text{the course intensity as a percentage (\%)}$$

Your course intensity can be different from one year to another. You can study at a level of below 50% and receive a Fee Grant at the 50% rate as long as you can still complete your course in no longer than twice the time it would take to get the same qualification if you studied full-time (up to a maximum of eight years).

For example, if the full-time course is four years, you must complete your part-time course in no more than eight years.

You **must** study at a level of 25% intensity or above in order to be eligible for a Fee Loan for that academic year.



3. Your previous study

You won't normally be eligible for a Fee Grant, Course Grant or Fee Loan if you already hold a qualification equal to or higher than the one you're studying for.

Continuing NI students starting courses in GB from academic year 2019/20 who change their mode of study.

Northern Ireland domiciled students transferring courses or undertaking "top-up" courses at a Higher Education Institution (HEI) in the rest of the UK, should be aware that where their mode of study changes (i.e. they move from a full-time course to a part-time course or a part-time course to a full-time course), they may be subject to the increased Tuition Fee charge when they start their new course.



4. Where you live

Normally you must be living in the UK on the first day of the first academic year of your course and be 'ordinarily resident' in the UK, the Channel Islands or the Isle of Man for three years immediately before this date.

'Ordinarily resident' means where you usually live, apart from temporary or occasional absences.

There are some exceptions to these rules. These exceptions are listed, along with more detail on qualifying for student finance, in '**Full Time: 2019/20 A guide to Financial Support for Full Time Students in Higher Education**' which is available at www.studentfinancenico.uk.

You won't normally be eligible for a Fee Grant, Course Grant or Fee Loan if you already hold a qualification equal to or higher than the one you're studying for.



FIND OUT WHAT YOU'RE ENTITLED TO

There are two types of grant available for part-time students - the **Fee Grant** and the **Course Grant**. You don't have to pay either of these back. The following tables show how much you might get, and how this is worked out.

Fee Grant									
What's it for?	The Fee Grant helps towards the cost of the Tuition Fees charged by your university or college.								
How much can I get?	You could get up to £1,230 depending on your course intensity (see below) and the cost of your course fees. How much you get will depend on your residual household income. <table border="1"><thead><tr><th>Course intensity</th><th>Maximum Fee Grant you can get</th></tr></thead><tbody><tr><td>50% to 59% of the equivalent full-time course.</td><td>Up to £820 or the fee charged by your university or college, whichever is lower.</td></tr><tr><td>60% to 74% of the equivalent full-time course.</td><td>Up to £985 or the fee charged by your university or college, whichever is lower.</td></tr><tr><td>75% or more of the equivalent full-time course.</td><td>Up to £1,230 or the fee charged by your university or college, whichever is lower.</td></tr></tbody></table>	Course intensity	Maximum Fee Grant you can get	50% to 59% of the equivalent full-time course.	Up to £820 or the fee charged by your university or college, whichever is lower.	60% to 74% of the equivalent full-time course.	Up to £985 or the fee charged by your university or college, whichever is lower.	75% or more of the equivalent full-time course.	Up to £1,230 or the fee charged by your university or college, whichever is lower.
Course intensity	Maximum Fee Grant you can get								
50% to 59% of the equivalent full-time course.	Up to £820 or the fee charged by your university or college, whichever is lower.								
60% to 74% of the equivalent full-time course.	Up to £985 or the fee charged by your university or college, whichever is lower.								
75% or more of the equivalent full-time course.	Up to £1,230 or the fee charged by your university or college, whichever is lower.								



How's it paid?	We pay the Fee Grant direct to your university or college.
Do I have to pay it back?	No.

The maximum fee grant will be available if your residual household income is below £16,843; and no fee grant will be available if your residual household income is above £25,420. A partial grant is available on a sliding scale between these two residual income levels, down to a minimum grant of £50.



Course Grant

What's it for? The Course Grant can help towards the cost of books, travel and other course-related expenses.

How much can I get? You could get up to £265 depending on your residual household income.

Your residual household income	Maximum Course Grant you can get
Up to £26,029	Full Course Grant of £265.
£26,030 to £28,066	Course Grant of £265 less £1 for every £9.47 of your residual income over £26,030.
£28,067	£50 Course Grant.
£28,068 and over	No Course Grant.



How's it paid? We pay the Course Grant into your bank account in one lump sum.

Do I have to pay it back? No.

Anything else? You can't get a Course Grant if you already have a qualification at the same level as, or a higher level than, the one you're going to study for.



Part-time students may also apply for a Fee Loan. The loan isn't based on residual household income and you do have to pay it back.

Fee Loan

What's it for?	The Fee Loan helps towards the cost of the Tuition Fees charged by your university or college.	
How much can I get?	You could get up to £3,206.25. Your Fee Loan will be reduced by any amount of the Fee Grant that you get.	
	Course Intensity	Maximum Fee Loan you can get
	25% of the equivalent full-time course or above.	Up to £3,206.25 (less any Fee Grant received) or the fee charged by your university or college, whichever is lower.



How's it paid?	We pay the Fee Loan direct to your university or college.
Do I have to pay it back?	Yes. Fee Loans will be repaid under existing Plan 1 residual income contingent repayment terms. You will repay 9% of anything you earn over the minimum threshold of £18,935 before tax per year, and you will become eligible to begin repaying from the earlier of: <ul style="list-style-type: none"> • April 6 after you complete or withdraw from your course; • April 6 after four years have elapsed since the first day of the first academic year of the course.
Anything else?	You can't get a Fee Loan if you already have a qualification at the same level as, or a higher level than, the one you're going to study for.



Disabled Students' Allowances (DSAs)

What's it for?	DSAs can help with the extra costs you may have in relation to your course as a direct result of your disability, long-term health condition, mental-health condition or specific learning difficulty.								
How much can I get?	How much you can get does not depend on your residual household income but will depend on the intensity of study and also will depend on an individual needs assessment. The table below shows the maximum help you may be able to get.								
	<table border="1"> <tr> <td>Specialist equipment allowance</td> <td>Up to £5,266 for the whole course.</td> </tr> <tr> <td>Non-medical helper allowance</td> <td>Up to £15,703 a year.</td> </tr> <tr> <td>General allowance</td> <td>Up to £1,319 a year.</td> </tr> <tr> <td>Travel allowance</td> <td>Helps with extra travel costs you may have to pay to travel to your university or college course because of your disability.</td> </tr> </table>	Specialist equipment allowance	Up to £5,266 for the whole course.	Non-medical helper allowance	Up to £15,703 a year.	General allowance	Up to £1,319 a year.	Travel allowance	Helps with extra travel costs you may have to pay to travel to your university or college course because of your disability.
Specialist equipment allowance	Up to £5,266 for the whole course.								
Non-medical helper allowance	Up to £15,703 a year.								
General allowance	Up to £1,319 a year.								
Travel allowance	Helps with extra travel costs you may have to pay to travel to your university or college course because of your disability.								



How's it paid?	We'll pay the money direct to the supplier of the service (or services) - for example, your university, college or equipment supplier - or into your bank account, whichever applies.
Do I have to pay it back?	No.
Anything else?	<p>To qualify for DSAs you'll need to complete your course in no more than four times the time it would take to complete if you were studying full-time.</p> <p>If you're also applying for a Course Grant or Fee Grant, complete a PTL1 application form or apply online first, then apply for DSAs by downloading a slim line version of the DSA application form (DSASL) from www.studentfinanceni.co.uk. Fill this in and return it to us with up to date evidence of your disability.</p> <p>If you're only applying for DSAs and no other form of student finance, simply download the DSA application form (DSA1) from www.studentfinanceni.co.uk. Fill this in and return it to us with up to date evidence of your disability.</p> <p>For more detailed information, you can download the guide 'Disabled Students 2019/20 Bridging the gap: A guide to the Disabled Students' Allowances (DSAs) in Higher Education' from www.studentfinanceni.co.uk.</p> <p>You can order forms and guides in Braille, in large print or on audio by emailing your name and address, along with what form and format you need, to: brailleandlargefonts@slc.co.uk. You can also phone us on 0141 243 3686. This email address and the phone number can only deal with requests for other formats of forms and guides.</p>



HOW AND WHEN TO APPLY

If you would like to apply for a part-time Fee Grant, Course Grant and/or part-time Fee Loan, you will need to fill in a PTL1 form or submit an application online. Copies of these forms will be available to download from **www.studentfinancenl.co.uk**.

1

If you complete a paper application (PTL1 form) send it to the Student Finance NI Part-time Office (contact details can be found on page 15).

2

Once we've received your application (paper or online), we'll assess it to ascertain the level of support available.

3

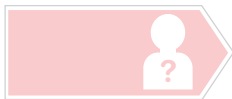
If you have applied for a part-time Fee Grant or Course Grant we'll also check that you've sent all of the information and evidence that we've asked for.

4

The Student Loans Company will write to you to let you know the level of grants and/or loans available to you. They will pay any part-time Fee Grant and/or part-time Fee Loan direct to your college or university, and any Course Grant into your bank account.



EVIDENCE YOU NEED TO PROVIDE



Proof of identity

If you applied for student finance for the same part-time course last year, you won't have to send your identity evidence again.

If you're a **continuing student applying for student finance for the first time**, you'll need to prove your identity – this is to help us check you're eligible for student finance.

You can send us your passport and if you don't have a valid passport, you'll need to send us your birth or adoption certificate. You'll also need to fill in a '**Birth/Adoption certificate declaration form 2019/20**' available from www.studentfinancenl.co.uk and send this with your certificate.

If you're a non-UK/ROI passport holder, you'll need to send your valid non-UK/ROI passport to us at the address on page 15.

These must be original documents, not photocopies. We'll return them once we've confirmed your identity and checked you're eligible for student finance.



Proof of your residual household income

To apply for part-time grants, you'll need to give us financial information and send in evidence of your residual household income. This is to make sure you get all the student finance you're entitled to.

You should provide evidence (for example a P60 or payslips) of any financial information you've told us about on your application.

If the residual income on which you are to be assessed has gone down by £1000 or more since April 2019 please contact The Student Finance NI Part Time office. They may be able to work out your grant entitlement based on your residual income for the 2019/20 tax year.



WHAT IF YOUR CIRCUMSTANCES CHANGE?

You must tell The Student Finance NI office about any change in your circumstances which may affect your entitlement to student finance.

The most common changes of circumstances are:

- you've changed university or college;
- you've changed your course (but stayed at the same university or college);
- you've left your course;
- your name has changed; or
- your address and contact details have changed.
- your Bank details



RE-APPLYING NEXT YEAR

Remember, you need to apply for student finance for each year of your course. However, you'll only need to provide proof of identity the first time you apply.

If you're only applying for Disabled Students' Allowances, you'll have to apply for these each year too.



WHAT ABOUT REPAYMENTS?

The Fee Loan for part-time students is money that you can borrow to pay for your Tuition Fees when you are studying. This is a loan, not a grant, meaning that you will have to pay it back.

You will be eligible to start repaying your loan from the earlier of:

- April 6th after you have finished or withdrawn from your course; or
- April 6th after the fourth anniversary of your course start date.

The amount you repay will be linked to your residual household income. Once you earn over £18,935 a year, you will repay 9% of anything over this amount. If your residual household income is below £18,935, or drops below that amount, you will not have to make repayments. The time to repay is based on residual household income and amount borrowed, not a fixed time period as with commercial loans.

Here are some important points about repayment:

- The Student Loans Company will work with HM Revenue & Customs to collect repayments, which will be taken by your employer and shown on your pay statement.
- If you are self-employed, the repayments will be collected through the tax self-assessment system.
- If you intend to leave the country to work abroad, you must inform the Student Loans Company, who will make arrangements to collect repayments directly from you.
- The Student Loans Company will send you an annual statement detailing how much you have paid in the past tax year. You should keep this statement, along with any payslips and P60s to monitor your own repayments, so you know when you are due to finish repaying.
- Help is available from the Student Loans Company by telephone or by logging on to their website: www.studentloanrepayment.co.uk where you can access your current balance online or make a part or full repayment.

The following table shows examples of monthly repayments

Residual household income each year before tax	Monthly salary	Monthly repayment
Up to £18,935	£1,578	£0
£21,000	£1,750	£15
£24,000	£2,000	£38
£27,000	£2,250	£60
£30,000	£2,500	£83

How much will you have to pay back?

Student loans accrue interest from the day they are paid out, until they are repaid in full. Interest on the amount you owe is linked to inflation and subsidised by the Northern Ireland Government.

The rate of interest makes no difference to your monthly repayments. The amount you repay is determined by how much you earn, so your repayments are not affected by the change in interest.

Further information regarding interest rates is also available on the Student Loans Company website: www.studentloanrepayment.co.uk

Interest will apply as long as the loan lasts, and will be calculated from the day the money is sent to you. The length of time you take to repay your loan will depend on the total amount you borrowed and your residual income after you leave university or college.

You will normally continue to repay the loan until you have paid off the full amount. If you have kept up your repayments, any loan you still owe will be cancelled only: if you become disabled and are registered as being permanently unfit for work; or if you die before you pay off the loan.

Any loan you still owe will be cancelled 25 years after the April when you first became responsible for paying back the loan.

Note: If you have taken out a student loan for a previous period of study and you take out another student loan for a new period of study, the 25-year write-off will also apply to this new loan. Please see the booklet '**Terms and Conditions 2019/20 – Student Loans – A guide to terms and conditions**' for the full details of all the rules of repaying your student loan.



OTHER SOURCES OF FUNDING

Your university or college

You might be able to get extra help from your university or college. Contact them or visit their website for more details.

Your university or college may provide extra help if you're in financial hardship. Support Funds can help with course or living costs not covered by other sources of finance. To qualify, part-time students must be on a course which lasts at least one year and takes no more than twice as long to complete as the full-time equivalent. For more information and to apply, contact the student services department of your university or college

Benefits

As a part-time student, you can usually still claim benefits that depend on your residual household income (means-tested benefits), such as Jobseeker's Allowance and Housing Benefit if you're unemployed.

Your local Jobs and Benefits office will not treat the Fee Grant or Course Grant as residual income when assessing any means-tested benefit.

Please remember the information given in this guide is general. If you think you might be eligible for any of the benefits mentioned, please contact your local Jobs and Benefits office, Social Security office, Housing Executive office or student advisory service.



OTHER USEFUL INFORMATION

Contacts

Student Finance NI

You can go to **www.studentfinancenl.co.uk** or call us on **0300 100 0077** between 8am and 8pm Monday to Friday, and between 9am and 4pm on Saturday and Sunday.

Student Finance NI Part Time Office

Ballee Centre
Ballee Road West
Ballymena
BT42 2HS

Telephone: 028 2566 1444

Email: studentfinance-pt@eani.org.uk

Educational Grants Advisory Service (EGAS)

EGAS 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 funding from the Government. You can phone the information line on **0207 254 6251** or visit their website at **www.family-action.org.uk**.

The EGAS office is open Wednesdays and Thursdays from 2pm to 4pm.

National Union of Students (NUS/USI)

Write (enclosing a stamped addressed envelope) to:

NUS/USI Student Movement

42 Dublin Road

Belfast

BT2 7HN

Telephone: 028 9024 4641

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

Scholarship Search UK

This provides information about other sources of funding for undergraduates.

The website is **www.scholarship-search.org.uk**



Department for the

Economy

www.economy-ni.gov.uk

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