



A guide to financial support for higher education students in 2006/2007

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1 Introduction

This booklet sets out the financial help the Government has put in place for 2006/2007 for students whose homes are in England (whether they are studying in England, Wales, Scotland or Northern Ireland). It applies to the 2006/07 academic year only.

This booklet is for guidance only and does not cover all circumstances. Students should speak

Where to apply

UK nationals

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

If you normally live in England, the local authority (LA) whose area you normally live in will usually consider your application, even if you study outside that area (but see 'Important information for students living in England' below).

Important information for students living in England

The student finance application arrangements for 2006 will be different in some areas. This year the LAs listed below will be testing changes to the way students apply for support.

If you live in any of the LAs listed below (in either list), you will need to contact the SLC's Customer Support Office on 0845 6077577 to make your initial application for support – please see section 2 for more details.

First scheme

If you live in one of the following LA areas your application will be dealt with by the Student Loans Company (SLC). Your LA will not be involved in the application process for this year and you will need to contact the SLC if you have any questions.

- London Borough of Brent
- Darlington Borough Council
- London Borough of Hackney
- Hartlepool Borough Council
- North Yorkshire County Council
- Redcar and Cleveland Borough Council
- South Tyneside Council
- Southend-on-Sea Borough Council
- London Borough of Southwark
- Stockton-on-Tees Borough Council
- York City Council

to their local authority (LA) student finance office (or in some cases the SLC – see 'Where to apply' below) or their university 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).

Second scheme

If you live in one of the following LA areas, your application will be dealt with by the SLC to begin with, but your LA will be responsible for assessing your application. You can call your LA if you have a detailed question about your application.

- Cheshire County Council
- Lancashire County Council
- Leeds City Council
- Manchester City Council
- London Borough of Sutton

Your entitlement to support will not be affected by these changes.

If you normally live in Wales, you should contact the local authority (LA) for the area you normally live in about student support arrangements. You can find the contact details for LAs at www.ngfl-cymru.org.uk/4-0-0-0_learning_country/4-1-0-0_leas.htm

If you normally live in Scotland, you should contact the Student Awards Agency for Scotland (SAAS) for information about arrangements in Scotland. Their address is:
The Student Awards Agency for Scotland (SAAS)
Gyle View House
3 Redheughs Rigg
South Gyle
Edinburgh
EH12 9HH.
Phone: 0845 111 1711
E-mail: saas.geu@scotland.gsi.gov.uk
Website: www.saas.gov.uk

If you normally live in Northern Ireland, you should contact the Education and Library Board (ELB) in whose area you normally live.

You can find the contact details for the ELBs at www.education-support.org.uk

1 Introduction

Other EU nationals

If you are an EU national (that is, a national of a member state of the European Union) or the child of an EU national, information about the financial support arrangements while you are studying at college in England and Wales is contained in Section 4. For further information, contact the DfES European team. Their address is:

EU Customer Services Team

Room 38

Mowden Hall

Staindrop Road

Darlington

County Durham

DL3 9BG.

Phone: 01325 391199 (10am to 4pm)

Website: www.dfes.gov.uk/studentsupport/eustudents/index.shtml

E-mail: EUTeam@dfes.gsi.gov.uk

Please note that these details will change as from **3 April 2006** and the **new contact details** will be as follows.

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

Website: www.studentfinancedirect.co.uk/EU

E-mail: 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 Socrates-Erasmus scheme.

You should contact the European Office in your university or college for more information.

The scheme in the UK is administered by the UK Socrates-Erasmus Council (UKSEC). Please note that they cannot answer other questions about student finance. Their address is:

UK Socrates-Erasmus Council

Rothford

Giles Lane

Canterbury

Kent

CT2 7LR.

Phone: 01227 762712

E-mail: info@erasmus.ac.uk

Website: www.erasmus.ac.uk

See also section 6 'Other help available'.

1 Introduction

Changes to student finance from 2006

The Government plans to introduce the following changes to the student finance system from 2006.

Main changes

- **A new loan for eligible, full-time students to cover their tuition fees**

Both new and current students will be able to put off paying their tuition fees by taking out a Student Loan for Fees. No eligible student will have to pay any fees before starting their course, or while they are studying. They will start repaying this after they have left higher education and are earning more than £15,000 a year.

- **Universities and colleges of higher education will be able to charge new full-time undergraduates fees of up to £3,000 a year.** Any increases will be limited to the rate of inflation until at least 2010. The amount charged will vary between courses, as well as between universities. (Current and gap-year students will continue to make a contribution of up to £1,200 towards fees.)

- **A new non-repayable Maintenance Grant of up to £2,700 a year for new full-time students from households with a lower income.** This grant will be based on the household's income and does not have to be paid back. (Current students will still be eligible for the Higher Education Grant of up to £1,000.)

- **A new non-repayable Special Support Grant of up to £2,700 a year for new full-time students who may be eligible to receive benefits such as Income Support or Housing Benefit while they are studying.** This will generally be lone parents, other student parents and students with disabilities. The Special Support Grant will be based on the household's income and does not have to be paid back. Students who are eligible for the Special Support Grant will not be eligible for the Maintenance Grant.

- **Student Loans for Maintenance raised to help students meet their basic living costs**

The biggest increases will be for students studying in London and for final-year students, and these higher rates will be available to both new and current students.

- **Bursaries from universities**

Universities and colleges who want to charge more than £2,700 a year for a course may have to provide extra financial support which does not have to be paid back to students on these courses. For example, if they wish to charge the full £3,000 tuition fee they must provide bursaries of at least £300 for students who are eligible for the full £2,700 Maintenance or Special Support Grant. However, many are offering considerably more than £300, and in 2006/2007 the average bursary is expected to be around £1,000.

1 Introduction

- **'Write off' of student loans**

For students taking out a student loan (for fees or maintenance or both) for the first time in 2006 or later, the Government will 'write off' (or cancel out) the amount of student loans which are left unpaid 25 years after the student leaves their course.

Other changes

- **Part-time students.** The amount of Fee Grant available to part-time students has been increased. For example, those studying the equivalent of 75% or more of a full-time course may get up to £1,125 a year, as well as a course grant of up to £250. And, some part-time students may now be eligible for extra fee support from their university or college.
- **Courses of Initial Teacher Training (ITT)**
Students starting ITT courses in 2006/2007 will, with the exception of those who fall within the gap-year exemption, be treated as new students whether or not they have gone straight on from a degree course.
- **Previous study rules**
Generally, support for courses will be available for the length of the course, plus one extra year if needed, minus any years of previously supported higher education study.
- **Distance learning**
Eligibility for full-time undergraduate support will be extended to students who cannot attend their course for a reason related to their disability (in addition to DSAs).

- **Age limits**

The age limit for Student Loans for Maintenance has been raised to 60 for all students. Students aged 50 to 54 no longer have to prove that they intend to return to work following their course.

- **Private HEIs**

New students will be able to take out a loan for fees of up to £3,000. This will not be means-tested. Non-means-tested grants will no longer be available to cover tuition fees.

- **Care Leavers Grant**

From September 2006, the Care Leavers Grant will no longer be available for full-time students who left care before 1 October 2001 and who need help with accommodation costs in the long holidays (usually the summer holidays). If necessary, these students may apply to their university or college for support from the Access to Learning Fund (ALF).

- **Young students with children**

From September 2006, any full-time student who cares for a child or children on the first day of the academic year for which they are applying for support will be treated as an independent student for the purposes of the household income assessment.

- **Single independent students**

From September 2006, the household income assessment for new full-time single independent students will be in line with that for other new full-time students.

2 When and how to apply

The process of applying for financial support for a full-time course or a part-time initial teacher-training course depends on whether you are a new or current student. The table below sets out what you need to do.

Please check the introduction section to see whether your local authority (LA) falls into one of the areas testing new student finance arrangements.

If you plan to study part-time, please see section 3 of this guide.

Step 1	<p>Current students start at step 2 New students start here</p> <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 on-line at www.studentfinancedirect.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 LA (or the SLC if you live in an area testing new student finance arrangements) straight away.</p>
Step 2	<p>New students</p> <p>You can get an application form by contacting your LA (or the SLC if you live in an area testing new student finance arrangements) or you can apply on-line at www.studentfinancedirect.co.uk. The website will have information about when the on-line service will be available. Paper application forms will be available from March 2006.</p> <p>Current students</p> <p>If you started your course in or since 1999 and you applied for financial support you will automatically be contacted with details about how to apply, so you do not need to contact your LA or the SLC. You can also apply on-line at www.studentfinancedirect.co.uk. The website will have information about when the on-line service will be available.</p> <p>You can apply on-line whether or not your authority is testing new student finance arrangements.</p>
Step 3	<p>New and current students</p> <p>Fill in your application form and return it with any proof you have been asked to provide. 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. 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 LA (or from the SLC) or by calling 0800 731 9133.</p>

2 When and how to apply

Step 4

Return your application form. Make sure you include any evidence you have been asked to provide. 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.

For new and current students who choose not to supply financial information in their form.	28 April 2006
Other current students	26 May 2006
Other new students	30 June 2006

If you miss your deadline, there is no guarantee that you will receive a payment at the start of term.

Late Applications

If, after your course starts, you decide that you want to apply for financial help, 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 2006, you have until 31 May 2007 to apply. However, in certain circumstances this limit can be extended.

Your application will generally take six to eight weeks to process.

What happens next

See section 4 for full details of how you are assessed and paid. In summary, the following happens.

- Your application and the evidence you have provided will be checked by your LA or the SLC if you live in one of the pilot LA areas – please see the introduction.
- If your application is in order, it will be sent to Student Finance Direct (a service managed by the Student Loans Company in partnership with local authorities and the Department for Education and Skills).
- Student Finance Direct will send you 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 in your application.
- Your money will be paid direct into your bank account after you register on your course at the start of term. But remember 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.

A small number of students may receive their money by cheque.

How to check the progress of your application on-line

The Student Finance Direct 'customer portal' allows all students in England and Wales to access their details on-line. 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.studentfinancedirect.co.uk

3 What financial help is available

Important information for all students

The package of student support you can apply for will depend on whether you are an ‘old system’ or ‘new system’ student.

New system students

You will be considered to be a ‘new system’ student if you:

- are starting your course from September 2006 and are not an ‘old system’ student.

Old system students

You will be considered to be an ‘old system’ student if you:

- have taken a gap year in 2005/2006 and by 1 August 2005 you received confirmation of your deferred place for 2006/2007 from a publicly funded university or college;
- were not able to take up your intended 2005/2006 place at a publicly funded university or college because of A-level results which you have successfully appealed against and are starting in 2006/2007 instead;
- started your current course before September 2006 or have transferred from a course that started before then; or

- are starting an ‘end-on’ degree course after completing a Foundation Degree, Higher National Certificate (HNC), Higher National Diploma (HND) or Diploma of Higher Education course in 2005/2006.

If you are not sure whether you are a ‘new system’ or ‘old system’ student, you should contact your local authority for advice.

What help is available

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

- Your fees
- Your living costs

Whether you are an ‘old system’ student or a ‘new system’ student, there is help available towards both. Some of the help – for example bursaries – is available only to new students. But some – like Student Loans for Maintenance – are available to both new and existing students. Please note that if you think that you may receive an NHS bursary while you are studying (see page 40), you should contact your local authority as this may affect the support you can receive.

The main types of help available to students are detailed below.

Type of help available	For new system students?	For old system students?	Where can I find more information?
Help towards tuition fees	No	Yes	See page 14.
Student Loan for Tuition Fees (or for a tuition fee contribution)	Yes	Yes	See pages 11 to 14.
Maintenance Grant (or Special Support Grant)	Yes	No	See page 12.
Higher Education Grant	No	Yes	See page 15.
Student Loans for Maintenance	Yes	Yes	See page 16.
Bursaries	Yes	No	See page 13.
Extra help if you have a disability	Yes	Yes	See page 20 to 21.
Extra help if you have children or adult dependants	Yes	Yes	See page 18 to 20.

3 What financial help is available

Financial help for 'new system' students

Summary

This section gives details of the help available to full-time 'new system' students who start their course in September 2006 or after. (For a definition of a 'new system' student, please see page 10 of this guide.)

Tuition fees

From September 2006, universities and colleges of higher education in England can charge up to £3,000 a year for courses for 'new system' students. 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. We expect that the amount will increase each year in line with inflation.

Different fee arrangements apply to universities in Scotland, Wales and Northern Ireland. 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 England and choose to study in:	Maximum tuition fee charges			
	Year 1 2006/2007	Year 2 2007/2008	Year 3 2008/2009	Year 4 2009/2010
England	£3,000	£3,000	£3,000	
Wales	£1,200	£3,000	£3,000	
Scotland	£1,700	£1,700	£1,700	£1,700
Medicine courses in Scotland	£2,700	£2,700	£2,700	£2,700
Northern Ireland	£3,000	£3,000	£3,000	

The figures for years 2, 3 and 4 depend on yearly increases in line with inflation and will be finalised nearer the time.

Help towards tuition fees - Student Loans for Tuition Fees

From September 2006 eligible students will not have to pay fees before they start university or while they are studying.

Instead, students will be able to apply for the new Student Loan for Fees to cover these costs. The Student Loans Company (SLC) will pay the fees direct to the 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 only, so what you repay will be worth what you borrowed.

Who's eligible?	Eligible 'new system' students in higher education who start their course in 2006.
How much?	The fee you are charged, but no more than £3,000 in an academic year (£1,500 for students in some circumstances).
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. And 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.

3 What financial help is available

Maintenance Grant

A new Maintenance Grant is being introduced for 'new system' students who start their course in September 2006 or later. We expect that about half of new students are likely to be eligible for a full or partial grant. The maximum amount of support available is £2,700 a year, and 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?	'New system' undergraduate students starting their course in 2006.								
How much?	<p>How much you get depends on your household income. Your LA (or the SLC if you live in an area testing new student finance arrangements) will work this out when you make your application for help. The table below is a guide to how much you could get.</p> <table><tr><th>Household income</th><th>How much? (See notes)</th></tr><tr><td>£17,500 or less</td><td>Full £2,700 grant</td></tr><tr><td>Between £17,501 and £37,425</td><td>Partial grant</td></tr><tr><td>Over £37,425</td><td>No grant</td></tr></table>	Household income	How much? (See notes)	£17,500 or less	Full £2,700 grant	Between £17,501 and £37,425	Partial grant	Over £37,425	No grant
Household income	How much? (See notes)								
£17,500 or less	Full £2,700 grant								
Between £17,501 and £37,425	Partial grant								
Over £37,425	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 1: New Initial Teacher Training (ITT) students, apart from those on courses leading to a first degree, will receive a minimum Maintenance Grant of £1,200, no matter what their household income, if they are studying for 10 weeks or more (£600 if studying for between six and 10 weeks).

Note 2: Students in lower-income households will have part of their maintenance needs met through a non-repayable Maintenance Grant. So, their entitlement to repayable support through a Student Loan for Maintenance will therefore be reduced to reflect this. In practice, this means that the amount of maintenance loan a student can receive will be reduced by £1 for every £1 of Maintenance Grant entitlement up to £1,200.

3 What financial help is available

Special Support Grant

A new Special Support Grant is being introduced for 'new system' students who start their course in September 2006 or later and who may be eligible to receive means-tested benefits such as Income Support and Housing Benefit. This will generally be lone parents, other student parents if they have a partner who is a student, and students with disabilities. The Special Support Grant will cover extra course-related costs such as books, equipment, travel or childcare. The amount of support, the income assessment arrangements and the payment arrangements are the same as for the new Maintenance Grant (see the table above). The amount of Special Support Grant you receive will not affect the amount of Maintenance Loan you may be entitled to receive. Nor will your entitlement to Department for Work and Pensions benefits be affected if you receive a Special Support Grant. Existing students and gap-year students will not be entitled to receive a Special Support Grant. If you are a new student and are eligible to receive a Special Support Grant, you will not be eligible to receive a Maintenance Grant.

Bursaries

Bursaries are extra financial help for students from the university or college they go to.

English universities and colleges who decide to charge fees of over £2,700 will have to provide extra financial help to students on a low income who receive the full £2,700 Maintenance Grant or Special Support Grant. Financial help could be given in a variety of ways – for example, cash or discounted accommodation costs. You will not have to repay any of this help.

Who's eligible?	New system students from families on a low income. Students who receive a full Maintenance Grant are guaranteed a minimum bursary.
How much?	<p>How much depends on the university or college.</p> <p>Students will receive a bursary which will at least match the difference between the tuition fee charged and the £2,700 Maintenance Grant or Special Support Grant.</p> <p>So, students who receive the full £2,700 Maintenance Grant or Special Support Grant and who are being charged the full £3,000 tuition fee will receive a bursary of at least £300 from their university or college. Many institutions however are offering more than this. For instance, in 2006/2007 a typical bursary will be around £1,000 for those students receiving the maximum maintenance grant and on a course charging the full £3000.</p> <p>Some students will get more than this, as many universities and colleges are expected to offer financial help worth more than £300. Speak to the university or college that you're interested in and find out what it offers.</p>
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 What financial help is available

Financial help for 'old system' students

Summary

This section gives details of the help available to all 'old system' students no matter when they started their course.

Tuition fees

For 2006/2007, if you are an 'old system' student, you will be charged tuition fees of up to £1,200. 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).

Students from households with a residual household income of less than £22,560	Receive a grant to cover all of their fees
Students from households with a residual household income of between £22,560 and £33,532	Receive a grant to cover part of their fees
Students from households with a residual household income of £33,533 or more	Not entitled to grant support

Student Loans for Tuition Fee Contributions

From September 2006, 'old system' students will not have to pay fees before they start university or while they are studying.

Instead, eligible students will be able to apply for the new 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 borrowed.

Who's eligible?	Eligible 'old system' students in higher education who started their course before September 2006.
How much?	Any amount up to the full amount of fee charged (£1,200). 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. And 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.

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Higher Education Grant

To help with the costs of higher education. The grant is assessed on your household income. Jobcentre Plus and local authorities' Housing Benefit departments will not count the Higher Education Grant when working out your right to benefit. You do not have to repay this grant.

Who's eligible?	Full-time old system students in higher education who started their course in 2004 or later.
How much?	Up to £1,000 (at least £50). If your household income is £15,970 or less, you will be entitled to the full amount of grant. If the income is between £15,971 and £21,954 you will receive part of the grant. If the income is £21,955 you will receive the minimum grant. If the income is over £21,955 you will not receive any 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.

3 What financial help is available

Financial help for all students

Summary

This section gives details of the help available to all students – both ‘old system’ students and ‘new system’ 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 2006/2007. 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 2006/2007</p> <table> <tr> <th colspan="2">Full-year rates</th></tr> <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 £4,405</td></tr> <tr> <td>Students living at their parents' home (London AND elsewhere)</td><td>Up to £3,415</td></tr> </table> <table> <tr> <th colspan="2">Final-year rates</th></tr> <tr> <td>Students living away from their parents' home and studying in London</td><td>Up to £5,620</td></tr> <tr> <td>Students living away from their parents' home and studying elsewhere</td><td>Up to £4,080</td></tr> <tr> <td>Students living at their parents' home (London AND elsewhere)</td><td>Up to £3,085</td></tr> </table>	Full-year rates		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 £4,405	Students living at their parents' home (London AND elsewhere)	Up to £3,415	Final-year rates		Students living away from their parents' home and studying in London	Up to £5,620	Students living away from their parents' home and studying elsewhere	Up to £4,080	Students living at their parents' home (London AND elsewhere)	Up to £3,085
Full-year rates																	
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 £4,405																
Students living at their parents' home (London AND elsewhere)	Up to £3,415																
Final-year rates																	
Students living away from their parents' home and studying in London	Up to £5,620																
Students living away from their parents' home and studying elsewhere	Up to £4,080																
Students living at their parents' home (London AND elsewhere)	Up to £3,085																
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 at a reasonable rate (see section 7 on repayments).																

3 What financial help is available

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 LA (or the SLC if you live in an area testing new student finance arrangements) can give you more advice.

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
£98 (in London)
£77 (elsewhere)
£51 (parental home)

What if I'm studying abroad?

If you study abroad for a period of at least eight weeks as part of your course, you may be eligible for an overseas rate of loan. In 2006/2007 the maximum loan for study overseas will be £5,255 (£4,570 if you study abroad during the final year of your course).

3 What financial help is available

Other financial help for all students

If you have children or adult dependants

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

If you need more information, we have produced a guide called 'Childcare Grant and other support for student parents in higher education'.

Your LA can let you have a copy (or the SLC if you live in an area testing new student finance arrangements) or you can get one by phoning the Student Finance information line on 0800 731 9133. The guide is also available from our website (www.dfes.gov.uk/studentssupport/formsandguides/index.shtml)

Help available	Childcare Grant
Who's eligible?	<p>Full-time students with dependent children in registered and approved child-care. You cannot get this grant if you or your spouse or partner receives the childcare element of the Working Tax Credit from HM Revenue and Customs. You can apply for this help before or during your course.</p> <p>You can receive a Childcare Grant during your term times and your holidays. Jobcentre Plus and Housing Benefit departments will not count the Childcare Grant when they work out your benefit entitlement.</p>
How much?	<p>How much help you get will depend on your circumstances (such as your income and that of your dependants).</p> <p>For one child – Up to £148.75 a week (85% of actual costs of up to £175 a week).</p> <p>For two or more children – Up to £255 a week (85% of actual costs of up to £300 a week).</p>
How is it paid?	<p>The SLC will usually pay it in three instalments, one at the start of each term, with your loan and other grants.</p>
Is it repayable?	<p>No. You will not have to repay this help.</p>

3 What financial help is available

Help available	Parents' Learning Allowance
Who's eligible?	<p>This help with course-related costs is for full-time students with dependent children.</p> <p>Jobcentre Plus and Housing Benefit departments will not count this grant when they work out your benefit entitlement.</p>
How much?	<p>Up to £1,400 a year.</p> <p>How much you get depends on your income and that of your dependants (including your husband, wife or partner).</p>
How is it paid?	The SLC will usually pay it in three instalments with your loan.
Is it repayable?	No. You will not have to repay this help.

Help available	Child Tax Credit from HM Revenue and Customs (HMRC) Students with dependent children are eligible for Child Tax Credit from HMRC. Students receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) are entitled to free school meals for their children.
Who's eligible?	<p>Students with children will be entitled to claim the new Child Tax Credit, whether or not they are working or studying. To qualify for Child Tax Credit, you must be aged 16 or over and be responsible for a child under 16 or for someone aged 16 to 19 in relevant (full-time non-advanced) education, or who is registered with the Careers Service or equivalent. You qualify for Child Tax Credit at a higher rate if your child or one of your children is under one year old or is disabled.</p>
How much?	<p>The money you get depends on your circumstances. To find out if you are eligible, call 0845 300 3900 or visit www.hmrc.gov.uk/taxcredits. The website allows you to check how much you could get, and to make your claim on-line immediately.</p>
How is it paid?	Into your bank account direct from HMRC every week or every four weeks.

3 What financial help is available

Help available	Adult Dependants' Grant
Who's eligible?	Full-time students with adult dependants. If you have a partner (including a partner of the same sex if you began your course in 2005 or after) or another adult, usually a member of your family, who depends on you financially, you may be eligible.
How much?	Up to £2,455 a year. How much you get depends on your income and that of your adult dependants.
How is it paid?	The SLC will usually pay it in three instalments with your loan.
Is it repayable?	No. You will not have to repay this help.

If you have a disability or a specific learning difficulty

Disabled Students' Allowances (DSAs) are available if you have a disability or specific learning difficulty. Details of that help are set out below.

If you need more information, we have produced a guide called 'Bridging the Gap' which answers most of the questions commonly asked about DSAs.

Your LA can let you have a copy (or the SLC if you live in an area testing new student finance arrangements) or you can get one by ringing the Student Finance information line on 0800 731 9133. Bridging the Gap is also available on audio tape, in Braille and in large print. The guide is available from our website at www.dfes.gov.uk/studentssupport/formsandguides/index.shtml

Important note

Remember that your LA (or the SLC if you live in an area testing new student finance arrangements) must be satisfied that your disability or specific learning difficulty will mean that you have to spend more while on your course.

- If you are physically disabled, or have mental-health difficulties, you will need to provide medical proof of your disability, such as a letter from your doctor or an appropriate specialist.
- If you have a specific learning difficulty (for example, dyslexia), your LA will need evidence of this. If your diagnosis was carried out before the age of 16, you will normally be asked to undergo a 'top-up' assessment to provide an update on your current performance in reading, writing and spelling.

If your LA (or the SLC) is not satisfied with the evidence you provide, you may need an independent diagnosis. Your LA (or the SLC) cannot pay for the cost of diagnosing your disability or specific learning difficulty. Ask your LA (or the SLC) what evidence they need **before** you send in your application.

3 What financial help is available

Help available	Disabled Students' Allowances (DSAs) To help with the extra costs you have as a result of undertaking your course and as a direct result of your disability or specific learning difficulty.
Who's eligible?	Full-time and part-time students, including distance-learning students, with disabilities. 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. Postgraduate students, including distance-learning students, are also eligible (see section 6, 'Other help available'). You can apply at any time before or during your course.
How much?	How much you can get does not depend on your income or that of your family. The following help is available. <ul style="list-style-type: none"> • A specialist equipment allowance of up to £4,795 for the whole course. • A non-medical helper's allowance of up to £12,135 each year. The maximum available is £9,105 if you are studying part-time. • A general disabled students' allowance of up to £1,605 each year. The maximum available is £1,200 if you are studying part-time. • Extra travel costs you have to pay to attend your university or college course as a result of your disability.
How is it paid?	Direct from the SLC to you or to the supplier of the specialist equipment or services.
Is it repayable?	No. You will not have to repay this help.

Help available	Disabled Students' Allowances (DSAs) for postgraduate study
Who's eligible?	Full- and part-time disabled students including distance-learning students. 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. If you hold an award from a Research Council or a bursary from the NHS or General Social Care Council, you are not eligible for a postgraduate DSA. Postgraduates who receive awards from universities and colleges which include support for disabilities are also not eligible for postgraduate DSAs.
How much?	One allowance of up to £5,780 a year for full-time and part-time postgraduates. Postgraduate DSAs are not income assessed.
How is it paid?	Direct from the SLC to you or to the supplier of the specialist equipment or services.
Is it repayable?	No. You will not have to repay this help.

3 What financial help is available

Help available	<p>If you have to pay extra travel costs as a result of your course</p> <p>You can get a grant towards reasonable costs for travel to and from:</p> <ul style="list-style-type: none">• the place in the UK where your clinical training takes place for medical and dental students; or• the country you have to go to if you are studying abroad. <p>Your LA (or the SLC if you live in an area testing new student finance arrangements) will decide whether the costs you have to pay are reasonable. If you have to go to a college outside the UK for at least eight weeks in a row and you have to take out medical insurance, you can also get help to cover the cost of the insurance.</p>
Who's eligible?	Full-time students. If you are attending a course in medicine or dentistry and you have to attend for clinical training at a place in the UK other than your normal place of attendance. If you have to attend an educational institution outside the UK for at least eight weeks continuously as part of your course.
How much?	The grant for travel costs is equal to the amount you reasonably have to pay less the first £285 . The grant for medical insurance is equal to the amount of the premium. This help is income-assessed.
How is it paid?	By the SLC to you.

Help if you are studying on a part-time course

The help available if you are studying part-time is set out below. A booklet called 'Financial Support for part-time students in higher education: Guide for 2006/2007' sets out the help available in more detail, and will be available from May 2006.

You will be able to get a copy of this booklet by ringing the DfES information line on 0800 731 9133. The guide will also be available to download from our website (www.dfes.gov.uk/studentssupport/formsandguides/index.shtml)

3 What financial help is available

Help available	A fee grant and a course grant																
Who's eligible?	<p>Part-time undergraduate students, who are studying at least 50% of an equivalent full-time course (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. For example, a single student with no dependants may be eligible for some support up to an income of £25,645 (the income levels for students with partners and dependants will be higher than this). Your LA (or the SLC if you live in an area testing new student finance arrangements) will work out how much support you can get.</p> <p>If you are on a part-time teacher-training course, you are not eligible for part-time grants but you may qualify for full-time support.</p> <p>Students who already have a degree cannot normally apply for this support.</p> <p>There is no age limit.</p>																
How much?	<p>In 2006/2007 there will be three different rates of fee grant depending on how intensive your course is. For example, if you study at a rate equivalent to 75% of a full-time course, you could qualify for a higher fee grant than a student studying at a rate equivalent to 50% of a full-time course. The table below sets out the maximum fee grant that you could get, and course grant you could get, depending on the intensity of your course.</p> <table><tr><th>How intensive your course is</th><th>Maximum fee grant</th><th>Maximum course grant</th><th>Total support</th></tr><tr><td>Equivalent to 50% to 59% of the full-time course</td><td>£750</td><td>£250</td><td>£1000</td></tr><tr><td>Equivalent to 60% to 74% of the full-time course</td><td>£900</td><td>£250</td><td>£1150</td></tr><tr><td>Equivalent to 75% or more of the full-time course</td><td>£1125</td><td>£250</td><td>£1375</td></tr></table>	How intensive your course is	Maximum fee grant	Maximum course grant	Total support	Equivalent to 50% to 59% of the full-time course	£750	£250	£1000	Equivalent to 60% to 74% of the full-time course	£900	£250	£1150	Equivalent to 75% or more of the full-time course	£1125	£250	£1375
How intensive your course is	Maximum fee grant	Maximum course grant	Total support														
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Equivalent to 60% to 74% of the full-time course	£900	£250	£1150														
Equivalent to 75% or more of the full-time course	£1125	£250	£1375														
How do I apply?	<p>You can get an application form (PTG1) from the DfES information line on 0800 731 9133 (from August 2006). The form will also be available from our website at www.dfes.gov.uk/studentsupport/ from that date. You should send applications to your LA (or the SLC).</p> <p>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, e-mail them at reg-fees@open.ac.uk or phone them on 01908 653411.</p>																
How is it paid?	The SLC will pay the fee grant straight to your college and the course grant straight to you as a single payment.																
Is it repayable?	No. You will not have to repay this help.																

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

Other help – part-time students with disabilities or specific learning difficulties, including distance-learning students who are studying at least 50% of a full-time course, may be able to get Disabled Students' Allowances. See page 21 for more details.

Disabled part-time postgraduate students, including distance-learning students, may also be able to get Disabled Students' Allowances. See page 21 for more details.

Important note

If you receive the grant or fee, but your tuition fees are more than the amount of support available to you, you may be eligible for extra support from your institution. Your institution will decide the amount of support you are eligible for. Please contact your institution for more details.

3 What financial help is available

How to find out more

There are a range of contacts that can answer your questions. Here is a list of contact points and other information.

- For **general** questions about student finance and how to apply, contact your LA or the Customer Support Office (CSO) on 0845 6077577.
- For **detailed** questions about your entitlement to help, contact your LA or the Student Finance helpline.
- To apply **on-line or monitor your application**, go to www.studentfinancedirect.co.uk.
- For a **paper** copy of the application form, contact your LA. Or, if you live in one of the local authorities testing new student finance arrangements named in the introduction section, contact the CSO on 0845 6077577.
- For a copy of one of our **guides**, contact the Student Support Information Line on 0800 731 9133.

Local authorities

Students living in **England** can contact their **local authority (LA)**. LAs provide advice on **detailed questions** about your likely entitlement and the result of the assessment of your application, but please check if your local authority is testing new student finance arrangements (see the introduction section) as you may need to contact the CSO.

You should also contact your LA if you need a paper copy of an application form. Contact the CSO for a paper copy if your local authority is testing new student finance arrangements.

You can access a list of LA contacts at www.dfes.gov.uk/studentssupport/students/lea_lea_contact_det.shtml

If you are still at school, your careers teacher can give you the address and phone number of your LA.

The Customer Support Office (CSO)

Students in England can now 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 on-line services at www.studentfinancedirect.co.uk;
- progress in assessing your application; and
- paying your loan.

You can contact the CSO on 0845 6077577 between 6am and midnight, every day.

You can also use the on-line services at www.studentfinancedirect.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;
- 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

We run a helpline for students, parents and members of the public living in England. We can deal with **detailed questions** about student finance and eligibility and can explain the information in our booklets. You can phone the helpline on **01325 392822** between 10am and 4pm from Monday to Friday.

Please note that this phone number will change from **3 April 2006**, and the **new number** will be **0845 6020583** (10am to 4pm).

Student Support Information Line

Students living in **England** can ring **0800 731 9133** to order a copy of any of our guides free of charge.

4 How you are assessed and paid

Summary

Your LA or the SLC (please check the introduction to check whether your LA is in one of the areas testing new student finance arrangements) will use the information you provide in your application form to decide whether you can get financial help with fees, a student loan or any other grants and, if so, how much financial help you can get.

The following sections explain how the information you supply will be used to make these decisions, and how you will receive any payments due to you.

Eligibility for financial support

Summary

This section tells you about the conditions you will need to meet to be eligible for a tuition fee loan, maintenance loan and grants, as set out in section 3. These conditions can be divided into three areas as follows:

- your **personal eligibility**;
- the **type of course** you do; and
- the **type of college** you go to.

Personal eligibility

Your personal eligibility depends on:

- where you live (this is known as the residence requirement);
- whether you have ever attended, or received support for, a publicly-funded higher-education course in the past (known as previous study); and
- your age.

Basic residence requirements

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

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

Note 1: academic years start as follows –

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

Note 2: ordinarily resident is defined as 'habitual and normal residence from choice and for a settled purpose throughout the three-year period, apart from temporary or occasional absences.'

If you were away from this country because you or your family were temporarily employed abroad, you may be treated as if your residence in the UK had not been interrupted. You can find more details in our guide 'Student support for those living or working overseas', which is available from our website at www.dfes.gov.uk/studentssupport/formsandguides/index.shtml

If you are living here mainly to receive full-time education and you would normally have lived elsewhere, you will not usually be treated as having been resident in the UK (for exceptions to this rule please see the Department's student support website www.dfes.gov.uk/studentssupport). If you were away from this country during all or part of the three-year period because you, your wife, husband, civil partner or one of your parents were serving abroad as a member of the regular armed forces (the army, navy or air force), you, your wife, husband, civil partner (partners of the same sex can form a 'civil partnership' which gives them the same legal status as a husband or wife) or your parent will be treated as having been temporarily employed overseas during that period. This will not prevent you from being eligible for support towards your fees or your living costs.

4 How you are assessed and paid

If you do not meet the basic residence requirements and your course is eligible, you may still be able to apply for a tuition fee loan, maintenance loan or grants. This may apply in the following circumstances.

- If you, your husband, wife, civil partner or parent are recognised by the British Government as a refugee.
- If you, your husband, wife, civil partner or parent have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the UK by the Home Office, as the result of a failed asylum application, you must meet the three-year ordinary residence requirement in this country. However, the settled status requirement will not apply to you.
- If you, your husband, wife, civil partner or parent are a UK national and you do not meet the normal residence requirements in the UK and Islands but have been living in the EEA or Switzerland, please check the Department's website at www.dfes.gov.uk/studentsupport to see if you may be eligible for support.
- If you, your husband, wife, civil partner or parent are an EEA or Swiss national and do not meet the normal residence requirements, please check the Department's website www.dfes.gov.uk/studentsupport to see if you may be eligible for support.

The residence requirements are complicated and even if you do not meet the requirements set out above you may still be eligible for support. There are full details of the eligibility requirements on the Department's website at www.dfes.gov.uk/studentsupport

If you are an asylum seeker in the UK, you will not normally be eligible for support unless you have been granted 'settled status' by the Home Office and meet the three-year ordinary residence requirement.

Your LA (or the SLC) will decide whether you meet the ordinary residence requirement to qualify for a tuition fee loan, maintenance loan and grants.

If you are a European Union national (or a child of an EU national), you may get a tuition fee loan on a similar basis to UK students. If you are an EU student, and applying through UCAS, they will send

you an application form for the fee loan when you are offered a place on a course. If you do not apply through UCAS, you will be able to get an application form from the EU Team at:

Student Loans Company
European Team Room 38
Mowden Hall
Staindrop Road
Darlington
County Durham
DL3 9BG.
E-mail: EUTeam@dfes.gsi.gov.uk
Phone: 0141 243 3570

You should send the filled-in form direct to the above address.

Previous study

Support will be available for the length of your course, plus one extra year if needed, less any years of previously supported higher-education study.

Existing students will continue with the funding package which was already available to them for the course they were on at 31 August 2006. They will also be able to get an extra year of funding if necessary to complete their course.

With the exception of supplementary grants (described on pages 12 to 23), further support will not generally be available to students who have used up their entitlement to funding. However, maintenance loans will continue to be available to students who do not already have an honours degree from a UK institution, and to students who are on a course leading to a professional qualification in a number of areas, including medical doctor, dentist, veterinary doctor and architect.

The 'supported higher-education study' mentioned which will count towards a student's support entitlement includes:

- a mandatory award;
- a discretionary award (from an LA for a higher-education-level course or programme of study);
- an award from a government department such as an NHS bursary; and
- any other public support for tuition fees.

4 How you are assessed and paid

Even if your income prevented you from getting help with tuition fees for previous courses, you would have benefited from public funding. The personal contribution to tuition fees represents only about a quarter of the average cost of a course and even if you paid it in full, the rest would have been paid for by public funds and could prevent you from getting further support. Also, if you had studied at a private college, your course may have attracted some help from public funds, which could prevent you from receiving any more support.

Leaving your course or transferring to a new course

It is important to remember the rules about previous courses if you are thinking about leaving your course before it ends or transferring to a new course, as this could affect how much help you can get if you take another course in the future. **So, it is very important if you want to transfer courses or withdraw from your course that you talk to your college and your LA (or the SLC) as soon as possible.**

If you find that you are not eligible for support, you can look into other ways of paying for your course. You will find out more about this in section 6.

If you do decide to change course, you must tell your LA (or the SLC). If the fees are higher than those you have to pay on your current course, you may be able to apply for an additional loan for tuition fees.

Age

Student loans

Student Loans for Tuition Fees

There are no age limits for Student Loans for Tuition Fees.

Student Loans for Maintenance

If you are under 60 at the start of your course you may be eligible for a Student Loan for Maintenance. Students aged 50 to 54 no longer need to intend to return to work following their course.

Repaying your student loans

If you are taking out a loan for the first time in 2006/2007, any loan amount that remains unpaid 25 years from the April after leaving your course will be 'written off' or cancelled out (this replaces the write-off at age 65 which applies to student loans taken out before 2006/2007).

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 from 2006, the 25-year write-off will also apply to this new loan. Please see the terms and conditions booklet for the full details of all the rules of repaying your student loan.

Grants for fees and other costs

There are no age limits for grants.

Your course

As well as you being personally eligible, your course must also be eligible. Generally, courses are eligible for financial support towards fees and loans in the following circumstances.

- If they are **full-time** courses (including sandwich courses) or, in certain cases, part-time courses of initial teacher training. If they take place at a **UK university**, another publicly funded college, specified private institution, or a group of schools taking part in the School-Centred Initial Teacher Training (SCITT) scheme and if they lead to:
 - a first degree, such as a **BA, BSc or BEd**;
 - a Foundation Degree;
 - a Diploma of Higher Education (**DipHE**);
 - a Higher National Diploma (**HND**);
 - a Higher National Certificate (**HNC**);
 - a Postgraduate Certificate in Education (**PGCE**) or other postgraduate course of initial teacher training leading to the award of Qualified Teacher Status or a specified equivalent qualification; or
 - an **NVQ at level 4** where this is awarded with a first degree, a DipHE or an HND.
- A course which prepares for a professional examination of a higher standard than GCE advanced level, Scottish Higher, National Certificate or National Diploma.
- Part-time courses (except the Open University Postgraduate Certificate of Education course PGCE) which are at least one year and do not last for longer than twice the period normally needed to complete a full-time course leading to the same qualification. **Depending on circumstances, these are eligible for a fee grant up to £1,125 (for a student studying a course equivalent to 75% or more of a full-time course) and a course grant of up to £250.**

4 How you are assessed and paid

Some courses are extended beyond their normal length to include a **foundation year**. These are designed to prepare students for study in their chosen subject if their qualifications or experience are acceptable for entering higher education, but are not appropriate for normal entry to their particular course. Foundation years are eligible for help if:

- the foundation year is an integral part of the course and the course as a whole is designated by or under the Student Support Regulations 2006; **and**
- when first enrolling, students enrol for the full length of the extended course.

If the foundation year does not meet these conditions, it will not be eligible for support.

The following courses are **not** covered.

- All postgraduate courses, including NVQ level 5 – **except** postgraduate courses of Initial Teacher Training.
- Pre-registration nursing and midwifery diploma courses and any nursing or midwifery course for which you receive a non income-assessed NHS bursary or award under the Health Services and Public Health Act 1968 (**section 6** gives more information).
- Access or conversion courses which prepare students to take a higher education course.
- Courses of further education, such as GCE A levels or AS courses, Scottish Highers, National Vocational Qualifications (NVQs) levels 1 to 3, General National Vocational Qualifications (GNVQs), BTEC courses (other than HNCs and HNDs), City and Guilds and RSA Examinations Board courses and SQA National Awards (these are different from Higher National Diplomas).

If you are taking or thinking of taking a course and you are not sure whether it is eligible for support towards fees or a student loan, contact your LA (or the SLC) or the college you are hoping to go to. They should be able to help you.

Distance learning – students with a disability.

If you will be studying a full-time undergraduate course and will not be able to attend for a reason related to your disability, you may be eligible for full-time support (not including travel grants).

You will need to contact your LA (or the SLC) for more information.

Your college

If you are personally eligible to apply for support (see page 25), your LA (or the SLC) will then check the type of course you want to do and where you want to do it. The previous section tells you which type of course meets the criteria for support. If you are studying at a publicly-funded college or university on one of the mentioned courses, you may be eligible to apply for support. However, your household income will be assessed, so you may get help from your LA (or the SLC) with all or part of the tuition fee.

Suitable courses at publicly-funded colleges and universities are automatically designated for support under the Student Support Regulations. If you are studying a course at a privately-funded college or university, you may also be eligible to apply for support. However, the course must be one of those shown on the previous section and the course must have been specifically designated for support.

‘New system’ students at privately-funded colleges

If you are a ‘new system’ student, on a designated course (see above) at a private college, you will be responsible for the full amount of fees charged, but you could be also eligible for a non-means-tested tuition fee loan of up to £3,000. You should remember, however, that there is no upper limit to the amount of tuition fee that a private institution can charge, and you will still have to pay the extra amount.

‘Old system’ students at privately-funded colleges

If you are an ‘old system’ student studying on a designated course at a private university or college, you can apply to your LA (or the SLC) for tuition fee support of £1,125 (2006/2007 rate). Your household income will not be assessed for this support, but you should be aware that private colleges and universities can charge more than £1,125 and you will need to pay this extra cost yourself. Your LA (or the SLC) will be able to tell you if the course you are doing is eligible for support towards fees and student loans, but you can also check our list of specifically designated courses at www.dfes.gov.uk/studentssupport/des_.shtml

If you are an ‘old system’ student on a designated course at the University of Buckingham or the Guildhall School of Music, you can apply for a non-means-tested fee grant of £2,840 (Buckingham) or £4,355 (Guildhall).

4 How you are assessed and paid

If you are studying at a privately funded university or college, you will not be eligible to apply for a non-means-tested tuition fee loan.

Heythrop College

Heythrop College becomes a publicly funded college from September 2006. If you are continuing your studies in 2006 at Heythrop College, you will continue to be eligible for a non-means-tested grant for fees of £2,145. You will not, however, be eligible for a student loan for tuition fees.

All students starting their courses at Heythrop College from September 2006 will be eligible to apply for a non-means-tested student loan for tuition fees of up to £3,000. They will not be able to apply for a non-means-tested grant for fees.

Important note for 'new system' and 'old system' students

We do not hold a list of courses running at publicly-funded colleges and universities.

Assessing how much financial support you may be entitled to – all students

Summary

This section tells you how your LA (or the SLC) uses the information you supply to decide how much financial help you may receive. Your LA (or the SLC) will look at your household's income which includes:

- for those who depend financially on their parents, their parents' income (see note below);
- for students who do not depend financially on their parents, the income of their partner (if any).

General information about income for all students

Your entitlement to most of the grants (including the fee remission grant and the Higher Education Grant for 'old system' students, and the Maintenance Grant or the Special Support Grant for 'new system' students) and part of the maintenance loan depends on your household's income (the lower the income the more grant or maintenance loan you will be entitled to – see section 4 for details). If you want to apply for this financial support you will need to supply income information in the application form. You and relevant members of your household will need to declare your and their income, even if you filled in a similar form last year.

If you choose not to provide information about your household's income, the most support you are likely to receive is a reduced rate of the maintenance loan (this is normally 75% of the maximum available depending on your circumstances). However, you will still be able to apply for a loan to cover the full cost of your fees.

Your income

You may be expected to contribute depending on how much income you have and where it comes from. Your LA (or the SLC) will ask you to estimate your total income for the coming academic year. This income includes all money that you earn or receive that you pay tax on, **except** for income from casual or part-time jobs during your course (including holiday, evening or weekend working). It will include certain social security benefits. **Your LA (or the SLC) will then ignore the following income, which will not affect your entitlement.**

- Any income from jobs you do during the course. This includes work during the holidays, in the evenings or at weekends.
- Personal pension scheme payments, and payments into an employer's pension scheme that qualify for tax relief.
- £1,050 for any child who is totally or mainly financially dependent on you.

4 How you are assessed and paid

Your household income – parents

The LA (or the SLC) will assess your parents' income, including the income of a relevant partner (see the note page 34) unless:

- you are an **independent student** (see page 34); or
- you choose not to provide details of your parents income because you only want support that is not assessed on your parents income.

If your parents do not give these details, you may not receive help with your fees or get the full student loan you are entitled to.

Your LA (or the SLC) will usually look at your parents' income before deductions for the **previous** financial year. But if your parents' income has fallen a lot, they can ask your LA (or the SLC) to look at their likely income before deductions for the **current** financial year.

Your parents' income will be added to yours to arrive at the total household income. Your LA (or the SLC) will then work out whether you are entitled to a Maintenance Grant or Special Support Grant if you are a 'new system' student, or a Higher Education Grant if you are an 'old system' student. They will also work out whether your parents should pay a contribution towards your fees and living costs. If the LA (or the SLC) decides that your parents should make a contribution, they will also decide how much the contribution should be.

Parental income

Depending on their income, parents may have to contribute towards the living costs of their student children.

If you are a dependent student (see page 34 to see whether you are an independent or dependent student), the income of your parents will be assessed. If your parents are separated, divorced or widowed, the income of whichever parent you normally live with will be assessed. We will continue to ignore the income of the parent who does not live with you.

Note: if your course started in the 2004/2005 academic year (or later), and your parent lives with a partner of the opposite sex, has remarried or has entered into a civil partnership (a new form of legal relationship that gives partners of the same sex the same legal status as a husband or wife), their partner's income will be included in the assessment.

Note: if your course started in the 2005/2006 academic year (or later), and your parent lives with a partner (of the same or opposite sex), has remarried or has entered into a civil partnership, their partner's income will also be included in the assessment.

Assessing the household contribution for 'old system' students

If you are an 'old system' student, your household contribution is assessed in the following way.

Your LA (or the SLC) first works out your parents' residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following.

- Parents' personal pension scheme payments, and payments into an employer's pension scheme that qualify for tax relief.
- £1,050 for any child who is totally or mainly financially dependent on them.
- £1,050 if the parent is also a student.

Once your LA (or the SLC) has taken away the right amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows.

- No contribution if the total income is less than £22,560.
- £45 if the total income is £22,560.
- Plus £1 for every £9.50 of the total income over £22,560.

For example, if the household income is £24,000, your LA (or the SLC) would assess a contribution of £45 plus £152, giving a total contribution of £197.

The first line of the table on page 31 shows the income level at which the household (normally your parents) will be assessed to pay the £1,200 tuition fee contribution in full. You will, however, be able to take out a loan to cover the cost of this contribution. At this income level, you would be entitled to the full amount of available maintenance loan.

The table then shows the income level at which the household might be expected to contribute towards the 25% income-assessed portion of the maintenance loan. This amount will depend on which loan rate applies (in other words, studying in London rate, studying elsewhere rate or living at

4 How you are assessed and paid

home rate). You would then be entitled to the 75% of the maintenance loan that is not income-assessed.

For example, for a student receiving a full-year maintenance loan at the London rate, the household would contribute £2,740 on an income of £48,165.

For students at publicly-funded institutions, this contribution would be made up of £1,200 (full tuition fee contribution) and £1,540 (25% of the maximum London rate maintenance loan of £6,170).

Household contribution – ‘old system’ students

	Full year		Final year	
Household contribution towards:	Household residual income	Household contribution	Household residual income	Household contribution
Tuition fees only	£33,533	£1,200	£33,533	£1,200
Fees plus 25% income-assessed maintenance loan:				
London rate	£48,165	£2,740	£46,880	£2,605
Elsewhere rate	£43,983	£2,300	£43,223	£2,220
Parental-home rate	£41,655	£2,055	£40,848	£1,970

4 How you are assessed and paid

Assessing entitlement to the new maintenance package for 'new system' students

If you are a 'new system' student, your household contribution for the student loan for maintenance is assessed in the following way.

Your LA (or the SLC) first works out your parents' residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following.

- Parents' personal pension scheme payments, and payments into an employer's pension scheme that qualify for tax relief.
- £1,050 for any child who is totally or mainly financially dependent on them.
- £1,050 if the parent is also a student.

Once your LA (or the SLC) has taken away the relevant amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows.

- No contribution if the total income is less than £37,900.
- £1 for every £9.50 of the total income over £37,900.

For example, if the household income is £45,000, your LA (or the SLC) would assess a contribution of £747.

The first line of the table below shows the household income level at which you would receive the full-rate maintenance loan or the maximum rate maintenance loan in your final year. If you are on a one-year postgraduate ITT course (for example, a PGCE course), that year will not be treated as a final year.

It then shows the household income levels at which you would only be entitled to the 75% of maintenance loan that is not income-assessed.

Household contribution – 'new system' students

	Full year		Final year	
Support covered:	Household residual income	Household contribution	Household residual income	Household contribution
Full-rate maintenance loan (or maximum-rate final-year maintenance loan)	£37,426 - £37,900	Nil	£37,426 - £37,900	Nil
75% maintenance loan – student living away from home and studying in London	£52,530	£1,540	£51,248	£1,405
75% maintenance loan – student living away from home and studying outside London	£48,350	£1,100	£47,590	£1,020
75% maintenance loan – student living at home	£46,030	£855	£45,225	£771

4 How you are assessed and paid

Assessing maintenance grant entitlement

If your household income is less than £37,900, you will not be assessed for a household contribution. You may be entitled to receive a non-repayable Maintenance Grant of up to £2,700 a year for household income of less than £37,426.

If your household income is £17,500 or less, you will be entitled to the full Maintenance Grant of £2,700.

The amount of grant you can receive will then decrease by £1 for every £6 of household income above £17,500, up to the point where household income is £26,500. Above this point, the amount of grant you can receive will then further reduce by £1 for every £9.50 of income up to the point where household income is £37,425. At this point, you will be able to receive the minimum Maintenance Grant of £50.

If the household income is more than £37,425, you will not be able to receive any Maintenance Grant (see table below).

Maintenance Grant entitlement for postgraduate Initial Teacher Training (ITT) course students

If you are a starting a postgraduate ITT course (for example, a PGCE course) in 2006 and are studying

for 10 or more weeks in the academic year, you will be able to receive a £1,200 Maintenance Grant no matter what your household income. Depending on your income, you may be able to receive up to £2,700 in total.

If you are starting a postgraduate ITT course in 2006 and are studying for between six and 10 weeks, you will be able to receive a £600 Maintenance Grant. Depending on your household income, you may be able to receive up to £1,350 in total.

Maintenance Loan entitlement for people who receive a Maintenance Grant

If you apply for a Maintenance Grant, you can also apply for a maintenance loan (which will vary according to where you are living or studying). However, the maximum amount of maintenance loan will be reduced by £1 for every £1 of Maintenance Grant you receive. It will not be reduced by more than £1,200 even where you get more than £1,200 of maintenance grant.

So, if you receive the full Maintenance Grant of £2,700, your maintenance loan entitlement will be reduced by £1,200.

Maintenance Grant and Maintenance Loan entitlement

Household income	Maintenance Grant	Maintenance loan - living away from home and studying outside London (maximum £4,405)	Maintenance loan - living away from home and studying in London (maximum £6,170)	Maintenance loan - living at their parents' home (maximum £3,415)
£17,500	£2,700	£3,205	£4,970	£2,215
£25,000	£1,450	£3,205	£4,970	£2,215
£30,000	£832	£3,573	£5,338	£2,583
£35,000	£306	£4,099	£5,864	£3,109
£37,426	£0	£4,405	£6,170	£3,415

4 How you are assessed and paid

Special Support Grant

If your household income is less than £37,426 and you are eligible for Income Support and other means-tested benefits such as Housing Benefit, you may be entitled to receive a Special Support Grant. This is assessed in the same way as the Maintenance Grant (see page 33). Students who are eligible for the Special Support Grant will not be eligible for the Maintenance Grant.

If you apply for the Special Support Grant, you can also apply for a maintenance loan (which will vary according to where you are living or studying). However, the maximum amount of maintenance loan you can receive will **not** decrease if you are assessed to receive a Special Support Grant.

Assessing the household contribution – all students

If your parents have other dependent children, their residual income will be reduced by £1,050 for each child.

Different rules apply if you have a brother, sister or parent who is also receiving student support. Your LA (or the SLC) will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. Your LA (or the SLC) will be able to give you more information.

If your circumstances change during your course (for example, if one of your parents dies), your LA (or the SLC) will assess the household contribution again.

If you started your course in the 2004/2005 academic year or later, and you normally live with only one of your natural parents, your LA (or the SLC) will take account of the income of your parent's partner (this will include their same-sex partner, but only if they have entered into a civil partnership with them) when working out what financial support you can get.

If you started your course in the 2005/2006 academic year or later, and you normally live with only one of your natural parents, your LA (or the SLC) will take account of the income of your parent's partner (this will include their same-sex partner) when working out what financial support you can get.

Independent students

If you are an independent student, the LA (or the SLC) will not take your parents' income into account.

You are an independent student if you meet one of the following conditions.

- You have care of a child or children on the first day of the academic year for which you are applying for support.
- You are 25 or over before the start of the academic year for which you are applying.
- You have been married or entered into a civil partnership before the start of the academic year for which you are applying for support. Your LA (or the SLC) will need to see your marriage certificate or civil partnership schedule.
- You have no living parents.
- You have supported yourself for at least three years before the start of the academic year of your course. This includes any time when you:
 - were in paid full-time employment;
 - received Income Support or Jobseeker's Allowance or were registered for unemployment;
 - received incapacity benefits, invalidity pension or maternity allowance; or
 - received training under any scheme for the unemployed or other funding by any state authority or agency.

There are other circumstances in which, even though you are not an independent student, the LA (or the SLC) will not expect your parents to contribute.

These are where:

- your parents cannot be traced or it is not practical or possible to contact them;
- your parents live abroad and an assessment would put them in danger (this may apply if you are a refugee);
- you are permanently estranged from your parents (see 'Students who have no contact with their parents') – your LA (or the SLC) will review your situation each time it assesses your application for a new academic year; or
- you are in the care of a local authority or voluntary organisation, or you are under a custodianship order on your 18th birthday or immediately before your course if you are not 18 when it begins.

4 How you are assessed and paid

If you are claiming to be an independent student because you have supported yourself for three years or more, you must provide evidence to show how you have supported yourself. If you have been working or claiming benefits, you must provide written confirmation of this. Acceptable proof includes your P60s or letters from employers confirming the dates you worked there and your levels of earnings. For periods where you have claimed benefits, you should ask your local Jobcentre Plus office for a letter to confirm the dates you claimed benefit and the type of benefit received. If you do not provide birth or marriage certificates or evidence to prove you have supported yourself for three years, it will delay your application.

If you have care of a child and are claiming independent status, you should send your child's original birth certificate and provide other evidence that you are caring for the child (for example, evidence that you are receiving Child Benefit or Child Tax Credit).

Students who have no contact with their parents

If you want to claim independent status because you have no contact with your parents, you must provide confirmation from a professional person outside your family who knows about your circumstances. Examples of proof you could provide are:

- a letter from your social worker (if you have one);
- if you claimed Income Support when you were under 18, a letter from your local Jobcentre Plus office showing that you received benefits because of your situation;
- if your relationship with your parents broke down while you were at school or college, a letter from an advice worker or personal tutor or teacher, confirming your circumstances; or
- if you have visited your doctor because of problems relating to your broken relationship with your parents, a letter to confirm your circumstances.

To qualify for independent status because of this, the lack of contact with your parents must usually be permanent. You must provide evidence of this to your LA (or the SLC) explaining the circumstances which led to this. Your LA (or the SLC) would normally expect you to have had no contact with your parents for at least 12 months although this may not apply in exceptional circumstances.

You will not be able to claim independent status just because you do not get on with your parents or because you do not live with them. You will also not be able to claim independent status simply because your parents do not want to give details of their income or refuse to provide financial support to you.

Your household income – husband, wife or partner of either sex

If you are an independent student who is 25 or over, or married or in a civil partnership, and your husband, wife or civil partner has enough residual income, the LA (or the SLC) will take this into account. If you started your course in the 2005/2006 academic year and are 25 or over, the LA (or the SLC) could also take account of the income of your partner of the same sex. Residual income will be worked out in the same way as it is for parents' income (see page 30). The household income threshold is also the same.

Your partner's income may be included in the assessment if you are aged 25 or over on the first day of the academic year, and your course began (or will begin) on or after 1 September 2000. This may apply also if you are on an 'end-on' course immediately following a course beginning on or after 1 September 2000. Again this will depend on you being 25 or over. Your LA (or the SLC) will be able to tell you what counts as an end-on course.

'Old system' single independent students

If you are an 'old system' single independent student, you will continue to be assessed for a fee contribution when your income is £10,505 or more.

4 How you are assessed and paid

How you will receive any payments due to you

Summary

This section tells you how you will be told how much financial help you will receive, and how you will be paid any support.

Notice of entitlement

Student Finance Direct will send you a letter telling you how much support you can get and the contribution (if any) you and your family are expected to make towards your living costs (and towards your tuition fees if you are an 'old system' student).

The Student Loans Company (SLC) will send you a payment schedule that tells you how much your payments are and when your instalments are due. The payment schedule will also include details of any grants or other payments you may be due. You will usually receive any amounts due in three instalments, normally one at the start of each term.

Payment of your loans

In 2006/2007 most students will receive their first loan instalment straight into their bank account after they have enrolled for their courses. However, their college must first have confirmed to the SLC that they are attending the relevant course.

There are several things that as a student you can do to make sure that you receive your payment promptly.

- 1) Open a bank or building society account and give the SLC your account details **before** the start of term.
- 2) At enrolment, make sure you bring any documents that your college needs, in particular the financial notice issued by your LA (or the SLC) and the payment schedule letter issued by the SLC.
- 3) Make sure that you always refer to yourself in the same way on all of the documents you are asked to fill in. For example, if you apply for a university place through UCAS as 'John Anthony Smith', please refer to yourself in the same way in your student support application. It is best to give your full name as it appears on your birth certificate or passport in all dealings with UCAS, your LA, the SLC or your university or college.

For a few students, the SLC will make the first instalment by cheque, which you can collect from your college at the start of term. The payment method will be shown on the payment schedule Student Finance Direct send you.

For all students, the SLC will pay further loan instalments straight into your bank or building society account.

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.

5 Extra help available from your college

Help available	<p>Access to Learning Fund</p> <p>This is available through your college and provides help for students on low 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.
Who's eligible?	<p>Full-time and part-time, undergraduate and postgraduate students (studying at least half of an equivalent full-time course or those doing 'taster' modules of at least 12 credits (10% of a full-time course) – your college will be able to tell you if your course qualifies).</p> <p>Students will be assessed on their individual needs. However, the following groups of students are a priority for help from the Access to Learning Fund:</p> <ul style="list-style-type: none"> • Students with children, especially lone parents. • Other mature students, especially those with existing financial commitments. • Students from low-income families. • Disabled students (if your disability prevents you from studying 50% of a full-time course, you may also be eligible for support from the fund, as long as you are studying at least 25% of a full-time course). • Students who have been in care. • Students from Foyers (which provide accommodation, guidance and support for homeless young people) or who are homeless. • Students in their final year.
How much?	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.
How do I apply?	To your college student services department. The college will tell you what information you need to provide and how they will assess your application.
How is it paid?	Payments are usually given as grants 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.

Important information about Opportunity Bursaries

Opportunity Bursaries were a pilot scheme and are no longer available to new students. You will continue to receive any further instalment you are owed if you are a continuing student with an Opportunity Bursary commitment. New students from lower-income households will be able to apply for the Higher Education Maintenance Grant of up to £2,700. Your LA (or the SLC if you live in an area testing new student finance arrangements) can give you more details.

6 Other help available

Thinking about a career in a profession?

This section contains brief information about the help that undergraduates can get if they are taking a degree to become a teacher, doctor, dentist or social worker, or to join certain health-related professions.

However, this publication does not provide information about other professions. So, if you're interested in a profession that isn't one of those listed above, you should contact the governing body of that profession for more advice.

So, for example, if you are interested in becoming a solicitor, you should contact The Law Society or, if you'd like to become a vet, The Royal College of Veterinary Surgeons.

Your local Connexions advisor should have more information about the career options available, and your local reference library should have more information about the governing bodies of various professions.

Teaching related – financial incentives for teacher training in England

Help available	Training bursary
Who's eligible?	Home and EU graduates on postgraduate courses which lead to Qualified Teacher Status at colleges in England, as long as they do not already hold Qualified Teacher Status and are not employed as teachers in a school or further- or higher-education college at the start of their training course.
How much?	£6,000 for eligible students taking primary or secondary non-priority subjects. For students taking secondary priority subjects, the training bursary will be £9,000.
How do I apply?	You do not need to apply as your teacher-training college will arrange the payments.
How is it paid?	If you are on a one-year full-time course, you will receive monthly instalments over nine months. The payment structure for other sorts of courses depends on the structure of those courses. Visit www.dfes.gov.uk/go4itnow/eligibility.shtml for further details.

Remember, you can apply for extra help from your college through the Access to Learning Fund.

You can get more information on teacher training support and other issues from the Teaching Information Line on 0845 6000 991.

6 Other help available

Other help

Help available	<p>Career Development Loans</p> <p>If you cannot get any student support through your LA or any other funding to help pay for the course you want to do, you may be able to apply for a Career Development Loan (CDL). The cost of books, stationery, travel costs, childcare, equipment, tools, materials, and protective clothing, and any costs associated with a disability. You can also apply for living expenses if you work less than 30 hours a week.</p> <p>A CDL can help you fund up to two years' vocational (job-related) training or education, plus up to one further year if the course includes practical work experience. Study can be full-time, part-time or distance learning.</p>
Who's eligible?	<p>To qualify for a CDL you must be ordinarily resident (see note 2 on page 25) in England, Scotland or Wales and have an unlimited right to remain in the UK. You will not qualify for a CDL if any restrictions apply to your right to remain in the UK (for example, if you hold a study visa).</p> <p>You must intend to work within the EU or in Iceland, Norway or Liechtenstein once you have finished your course.</p>
How much?	<p>You can apply for a loan between £300 and £8000. This can cover up to 80% of course fees (or 100% if you have been out of work for three months or more at the time you apply). You make no repayments during the period of training and for up to one month afterwards. The Learning and Skills Council (LSC) pays the interest on the loan during this time, after which you become responsible for repaying the loan and any further interest to the bank.</p>
How do I apply?	<p>To apply for a loan, you will need to fill in the application form for the bank of your choice. Send the forms to the bank at the address given in their leaflet.</p> <p>Application forms are in the pocket at the back of the CDL Application Pack. To get a copy of the Application Pack, phone the CDL Information Line on Freephone 0800 585 505.</p>
How is it paid?	<p>A CDL is a delayed repayment bank loan offered in partnership with the LSC and three high-street banks – Barclays, The Co-operative Bank and The Royal Bank of Scotland. As a CDL is a commercial bank loan, the lending decision is the responsibility of the bank.</p>

Please note: Arrangements for CDLs in Scotland and Wales may change over the coming year. Also, the LSC is planning to pilot some changes to the CDL Programme in England from summer 2006. These may include some restrictions on the courses which can be supported through a CDL. Pilot arrangements will apply in two LSC regions – North East and East of England. More information should be available in early 2006. Information on the pilots and any other changes will be available from the CDL sources below.

You can get a Career Development Loan information leaflet, called 'A Brief Guide', or an application pack (which includes full details on eligibility and an application form for each of the banks you can apply to) from Jobcentre Plus offices, careers advisers and colleges. Or, you can ask for the brief guide or application pack from the CDL Information Line – Freephone 0800 585 505 between 8am and 10pm each day. You can also get information at www.lifelonglearning.dfes.gov.uk/cdl

6 Other help available

National Health Service bursaries for health professional courses

This section only provides a brief outline of the support available to those training in the health professions. For more information, you should refer to the guidance published by the relevant authority for the country you are studying in. For more information on careers in the NHS contact the NHS Careers Helpline.

Phone: 0845 6060655.

Website: www.nhs.uk/careers

E-mail: advice@nhscareers.nhs.uk

Help Available	<p>NHS bursaries are available for full-time or part-time pre-registration courses in England and Wales in the following subjects.</p> <ul style="list-style-type: none">• Audiology (for courses recognised by the British Association of Audiological Technicians (BAAT), the British Association of Audiological Scientists (BAAS) and the British Society of Hearing Therapists (BSHT))• Chiropody and podiatry• Dental hygiene• Dental therapy• Dietetics• Nursing (including conversion courses for second-level nurses (ENs) who have not practised for a year or more)• Midwifery• Occupational therapy• Operating department practice (in England only – students in Wales earn a salary)• Orthoptics• Physiotherapy• Prosthetics and orthotics• Radiography• Speech and language therapy
Who's eligible?	<p>To be eligible for an NHS bursary, you must be accepted for an NHS-funded place.</p> <p>If you are an NHS-funded student studying at degree level or diploma level, you will have to meet similar residence conditions to those described in the appendix.</p> <p>If you are studying in England, your bursary application will be dealt with by the NHS Student Grants Unit which is listed on page 41.</p>

NHS-funded students are also eligible to apply for hardship loans and payments from the Access to Learning Fund (see section 5 – Extra help available from your college).

6 Other help available

NHS bursaries for medical and dental courses

Who's eligible?

Undergraduate medical and dental students living in England and Wales on standard five- or six-year courses in any UK country and who joined their course from September 1998 onwards are eligible for NHS bursaries and help with tuition fees in their fifth and further years of study. They can also receive approximately 50% of the full loan in their fifth and further years of study. For the first four years on the medical or dental course their support will be on the same basis as for other higher-education students.

Students living in England and Wales on the four-year graduate-entry medical programmes will be eligible for NHS bursaries and help with tuition fees in years two to four of the course. They can also receive approximately 50% of the full loan in years two to four of the course. In the first year of the course their support will be on the same basis as other graduate-entry higher-education students except there is no income-assessed tuition fee support.

Students on medical and dental courses should apply for help from the relevant authority for the country in which they are **normally living**. You will find details listed on page 4.

NHS-funded students (including medical and dental students living in England) supported from the NHS Student Grants Unit are also eligible to apply for hardship loans and payments from the Access to Learning Fund (see section 5 – Extra help available from your college).

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 on-line 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 8LG.
Phone: 0845 358 6655
Fax: 01253 774490
E-mail: enquiries@nhspa.gov.uk
Website: www.nhsstudentgrants.co.uk

Financial help for students studying approved social work courses

The General Social Care Council (GSCC) manages the bursary scheme for students studying approved degree or diploma courses in social work.

Applicants must meet eligibility criteria set out in the GSCC bursary application packs, which can be downloaded from the Bursaries page of the GSCC website (www.gsccl.org.uk).

For full details, visit the GSCC Bursaries website as shown above. If your question is not answered on the website, please e-mail your enquiry to: bursaries@gsccl.org.uk.

You can also write to:

GSCC Bursaries
General Social Care Council
Bursaries Office
Goldings House
2 Hay's Lane
London
SE1 2HB.

Telephone enquiry line: 020 7397 5835 (open Monday to Friday 9am to 12.30pm)

6 Other help available

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). Section 3 of this booklet contains information about this help. You should contact your LA (or the SLC if you live in an area testing new student finance arrangements) 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. Section 3 of this booklet contains information about this help. You should contact your LA (or the SLC) for details of how to apply for help once you have a confirmed place as a private student on a designated course.

Students who started a Higher Education (HE) course in Dance or Drama before 1 September 2004 may have received an HE Dance and Drama Award. If so, they will continue to receive payments due under their award until the end of their course. However, HE 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.

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, the Arts and Humanities Research Board and some other charitable sources, there are no subsidised loans for postgraduates.

Disabled Students' Allowances (DSAs) are available for postgraduate students unless they are receiving bursaries or awards from the research councils. Postgraduate students may be eligible to apply for help from the Access to Learning Fund through their college. For details, see section 3.

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.

There are eight councils as shown below.

- Arts and Humanities Research Council (AHRC) at www.ahrc.ac.uk
- Biotechnology and Biological Sciences Research Council (BBSRC) at www.bbsrc.ac.uk
- Council for the Central Laboratory of the Research Councils (CCLRC) at www.cclrc.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
- Particle Physics and Astronomy Research Council (PPARC) at www.pparc.ac.uk

6 Other help available

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.

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 Jobcentre Plus office how this may affect your benefits.

If you are eligible for benefits, Jobcentre Plus 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, Jobcentre Plus will take account of the money available to you whether or not you take it out.** If your partner is eligible for benefits, Jobcentre Plus 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 HE Grant, Special Support Grant, Childcare Grant and Parents' Learning Allowance are not taken into account for benefit purposes. Payments from the Access to Learning Fund that are not intended for general living costs should also be ignored for benefit purposes.

Tax credits from HM Revenue and Customs (HMRC)

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.

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 300 3909);
- drop into your local HM Revenue and Customs Enquiry Centre (listed under HM Inland Revenue in the Phone Book); or
- visit the website at www.hmrc.gov.uk/taxcredits

European study – the Erasmus exchange programme

As part of the Socrates-Erasmus programme, mobility grants are provided for students who fulfil the eligibility conditions for participation 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 studies abroad for a full year as part of a Socrates-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 www.erasmus.ac.uk, phone the UK Socrates-Erasmus Council on 01227 762712, or e-mail info@erasmus.ac.uk

6 Other help available

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)

Write (enclosing a stamped addressed envelope) to:

NUS
2nd floor
Centro 3
19 Mandela Street
London
NW1 0DU.

You can get more information from the NUS website: www.nusonline.co.uk

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 course 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). You can also visit your LA or your local Jobcentre Plus office.

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 to you if you choose undergraduate, postgraduate, school-centred or employment-based teacher training, contact the Training and Development Agency for Schools (TDA).

Phone them on the **Teaching Information Line: 0845 6000 991**. You can e-mail the TDA at teaching@tinfo.co.uk or visit their website at <http://www.tda.gov.uk/>

6 Other help available

Useful publications

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

You can get copies of this guide from the Student Finance information line on **0800 731 9133**. You can download this and other student support guides from the DfES Student Finance website at www.dfes.gov.uk/studentsupport

Disabled Students' Allowances – You can get a DfES guide '**Bridging the Gap**' from your LA (or the SLC if you live in an area testing new student finance arrangements) or from the Student Finance information line on 0800 731 9133 or from the Student Support website at www.dfes.gov.uk/studentsupport/formsandguides/index.shtml

Help for students with children or adult dependants – You can get a DfES guide '**Childcare Grant and other support for full-time student parents**' from your LA or from the Student Finance information line on 0800 731 9133 or from the Student Support website at www.dfes.gov.uk/studentsupport/formsandguides/index.shtml

School-leavers and students: Leaflet GL19 – You can get this from your local social security or Jobcentre Plus office or download it from www.dwp.gov.uk/publications/dwp/2004/gl19_oct.pdf

The Grants Register 2006 – published by Palgrave Macmillan Limited (price £165). This lists over 3300 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
Fax: 01256 479476
Website: www.palgrave.com

Educational Grants Directory – published by the Directory of Social Change, price £29.95 (2004/2005 edition). Available from:

Directory of Social Change
24 Stephenson Way
London NW1 2DP.
Phone: 020 7391 4800
Fax: 020 7391 4808

Higher Education and Disability: Into Higher Education 2006 – This is available priced at £2.50 for disabled students, trainees or jobseekers, otherwise £15 (postage and packing is included), from SKILL at:

Chapter House
18-20 Crucifix Lane
London
SE1 3JW.
Phone or minicom: 020 7450 0620
Information line: 0800 328 5050
(open Tuesday 11.30am to 1.30pm, and Thursday from 1.30pm to 3.30pm)
E-mail: 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 £10.99 (plus postage and packing). Published by Lifetime Careers Wiltshire Ltd. in association with UCAS

Website: www.lifetime-publishing.co.uk

Available by post from:
Orca Bookservices Ltd
Stanley House
3 Fleet Lane
Poole
Dorset BH15 3AJ.
Phone: 01202 665432

7 Repaying your student loan

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 each year over £15,000, or the monthly (£1250) or weekly (£288) equivalent.

The SLC will work with HM Revenue and Customs to collect repayments. They 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.

The SLC will not receive details of your repayments until after the end of each tax year so it will be important that you monitor your own repayments so you know when you are due to finish repaying.

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 the threshold of £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%

7 Repaying your student loan

How much will you have to pay back?

Interest on the amount that you owe will be partially paid by the Government so that you only pay interest at a rate linked to inflation. **This means the value of the amount you pay back will be broadly the same, in real terms, as the value of the amount you borrowed.**

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 borrowed. 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:

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

If you start your studies in 2006 or later, the Government will write off any part of your student loans that is left unpaid 25 years after you leave your course instead of at age 65. This will also apply to students continuing their studies in 2006 or later who have not taken out a loan before while on their course.

Remember that you must keep the SLC informed 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.

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 LA (or the SLC if you live in an area testing new student finance arrangements) and which you must read if you want to take out a loan. This guide is also available on the DfES Student Finance website at www.dfes.gov.uk/studentssupport/formsandguides/index.shtml

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.studentfinancedirect.co.uk

8 What to do if you are not satisfied

Summary

You will have seen from this guide that you might be dealing with a number of different organisations involved in student support – your LA, the SLC, your college, the DfES, HM Revenue and Customs and so on. This section gives you some advice on what to do if you are not satisfied and you feel that you may want to complain or appeal.

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

Before considering what to do, you should make sure that you have done what you have to do. For example, have you provided 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 organisation's system for dealing with complaints should also be clear about what happens if you stay dissatisfied 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 local authorities 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 Local Government Ombudsman (for services provided by local authorities);
- the Parliamentary Ombudsman (for services provided by central government, for example, the DfES);
- 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).

8 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 local authorities 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 a citizens advice bureau.

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You can get a copy of this guide by calling the Student Finance information line on 0800 731 9133, quoting reference S/FSHE/V6.

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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