

A GUIDE TO FINANCIAL SUPPORT FOR PART-TIME STUDENTS IN HIGHER EDUCATION

2008/09



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Contents

Section 1	Introduction	Page 4
	<ul style="list-style-type: none"> • Where to apply • Changes to part-time support in 2008/2009 	
Section 2	What financial help is available for 2008/2009?	Page 7
	<ul style="list-style-type: none"> • Fee grant • Course grant • Students with a disability • Extra help available from your college 	
Section 3	How you are assessed and paid	Page 11
	<ul style="list-style-type: none"> • Will I qualify for a part-time grant? (Flow chart) • Eligibility • Assessing how much help you can get 	
Section 4	When and how to apply	Page 17
Section 5	What other help is available?	Page 19
	<ul style="list-style-type: none"> • Help for students on postgraduate courses 	
Section 6	What happens if I have taken out a student loan in the past?	Page 20
Section 7	Can I still claim benefits?	Page 21
Section 8	What do I do if I am an EU student?	Page 22
Section 9	What to do if you are not satisfied	Page 23
Section 10	Useful contacts and useful publications	Page 25
Section 11	Appendices	Page 28
	<ul style="list-style-type: none"> • Appendix 1 - Charts which give examples of the levels of the financial support students with different personal circumstances would be entitled to • Appendix 2 - Examples of how income is assessed 	

1 Introduction

This booklet sets out the financial help the Government has put in place for part-time students whose homes are in England (whether they are studying in England, Wales, Scotland or Northern Ireland). It applies to the 2008/2009 academic year only.

This booklet is for guidance only and does not cover all circumstances. Part-time students should speak to their college or their local authority student finance office (or, in some cases, the Student Loans Company – see 'Where to apply' below) for more information.

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

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

This guide is not meant for students who will get an NHS bursary for their course. If you will receive an NHS bursary, or if you plan to apply for one, you should contact your college for details of the support that is available to part-time students under the NHS Bursary Scheme.

If you are a full-time student, or you are on a part-time (initial teacher training) course, read the booklet 'A guide to financial support for higher education students - 2008/2009'. (For a copy of that booklet, please call 0800 731 9133, quoting reference S/FSHE/V8.)

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

1 Introduction

Where to apply

UK nationals

There are different arrangements depending on where you normally live. For instance, if your permanent home is in Scotland, the Student Awards Agency for Scotland's arrangements will apply, no matter what 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, if you live in any of the LAs listed below, you will need to contact the Student Loans Company's (SLC) Customer Support Office on 0845 607 7577 to make your initial application for support. 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

This change will not affect your entitlement to support.

If you want to study with the Open University, they deal with their own students' applications for the fee grant, the course grant and Disabled Students' Allowances. If you need any information on financial support from the Open University, e-mail their Financial Support team at general-enquiries@open.ac.uk or phone them on 01908 653411.

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

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

- www.studentfinancewales.co.uk (in English); or
- www.cyllidmyfyrwycymru.co.uk (in Welsh).

Or, you can call the Student Finance Wales helpline on 0845 602 8845. (They speak both Welsh and English.)

If you normally live in Scotland, you should contact the Student Awards Agency for Scotland for information about arrangements in Scotland. Their address is:

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

Phone: 0845 111 1711

E-mail: 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 in whose area you normally live.

Contact details for the Education and Library Boards are given on the website at www.studentfinancenir.co.uk

Other EU nationals

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

Their address is:

The EU Customer Services Team
PO Box 89
Darlington
DL1 9AZ

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

Website: www.direct.gov.uk/studentfinance-EU

E-mail: EU_Team@slc.co.uk

1 Introduction

Changes to part-time support in 2008/2009

Fee grant

For 2008/09:

- a student studying a course that is equivalent to 50% of the full-time course could receive a fee grant of up to £785 a year;
- a student studying a course that is equivalent to 60% of the full-time course could receive a fee grant of up to £945 a year; and
- a student studying a course that is equivalent to 75% or more of the full-time equivalent course could receive a fee grant of up to £1,180 a year.

Course Grant

Part-time students may also receive a course grant of up to £255 a year on top of the fee grant.

Fee support for English students studying in Wales, Scotland or Northern Ireland

Part-time students who normally live in England and who study in Wales, Scotland or Northern Ireland may receive help towards their fees. These students may receive a course grant of up to £255, but the fee grants given to these students will be similar to the amounts which a part-time student who lives and studies in Wales, Scotland or Northern Ireland receives. There are more details about this in section 4.

Additional Fee Support Scheme

Colleges in England can choose to run the Additional Fee Support Scheme (AFSS). The aim of this scheme is to provide extra help towards fees for new and continuing undergraduate students on low incomes where the usual fee support does not meet the full tuition fees. (For more details on this, please see page 10 in section 2.)

Support for EU students

EU students may also be able to get help from the Additional Fee Support Scheme if they are studying at a college in England. For more details, see page 12 in section 3.

2 What financial help is available for 2008/2009?

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

What help is available?

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

- A fee grant of up to £1,180.
- A course grant of up to £255.

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

You can apply for support for up to eight years.

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

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

Important information

You may also be able to get help from your college through the Access to Learning Fund and the Additional Fee Support Scheme - see 'Extra help available from your college' below.

Students with a disability might be able to get Disabled Students' Allowances - see the 'Disabled Students Allowances' section below.

Fee Grant

Who's eligible?	Part-time students taking a higher education course and studying a course that is at least 50% of the equivalent full-time course. Students who already have a degree cannot usually apply for this help. There is no age limit. (Also see note 1 at the bottom of this table).								
How much?	<div>Up to £1,180 depending on how intensive your course is. How much you get will depend on your income.</div> <table><tr><th>How intensive your course is</th><th>Maximum fee grant</th></tr><tr><td>50% to 59% of the equivalent full-time course</td><td>£785 or the cost of the fees charged by your college</td></tr><tr><td>60% to 74% of the equivalent full-time course</td><td>£945 or the cost of the fees charged by your college</td></tr><tr><td>75% or more of the equivalent full-time course</td><td>£1180 or the cost of the fees charged by your college</td></tr></table>	How intensive your course is	Maximum fee grant	50% to 59% of the equivalent full-time course	£785 or the cost of the fees charged by your college	60% to 74% of the equivalent full-time course	£945 or the cost of the fees charged by your college	75% or more of the equivalent full-time course	£1180 or the cost of the fees charged by your college
How intensive your course is	Maximum fee grant								
50% to 59% of the equivalent full-time course	£785 or the cost of the fees charged by your college								
60% to 74% of the equivalent full-time course	£945 or the cost of the fees charged by your college								
75% or more of the equivalent full-time course	£1180 or the cost of the fees charged by your college								
How is it paid?	Direct to your college.								
Does it have to be paid back?	No.								

Note 1

You may be able to get financial help if you are studying a course that lasts at least one academic year and is 50% or more of an equivalent full-time course). You may qualify for the following if your course lasts for no longer than twice the time it would take to complete the equivalent full-time course. See also page 9 where there is more information on how we will work out the intensity of your course.

2 What financial help is available for 2008/2009?

Course Grant

Who's eligible?	Part-time students taking a higher education course and studying a course that is at least 50% of the equivalent full-time course. Students who already have a degree cannot usually apply for this help. There is no age limit.
How much?	Up to £255 towards books, travel expenses and other course costs. How much you get will depend on your income.
How is it paid?	Direct to your bank account in one lump sum.
Does it have to be paid back?	No.

Summary of the support available

How intensive your course is	Maximum fee grant	Maximum course grant	Total maximum support
50% to 59% of the equivalent full-time course	£785	£255	£1,040
60% to 74% of the equivalent full-time course	£945	£255	£1,200
75% or more of the equivalent full-time course	£1,180	£255	£1,435

2 What financial help is available for 2008/2009?

How the 'intensity' of your course is worked out

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

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

PT divided by FT, multiplied by 100.

Examples

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

60 credit points (PT), divided by 120 credit points (FT), then multiplied by 100 = 50%.

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

90 credit points (PT), divided by 120 credit points (FT), then multiplied by 100 = 75%.

If you study at a rate equal to 75% of the equivalent full-time course in any one year, you could qualify for a higher fee grant than a student studying at a rate equal to 50% of the equivalent full-time course. (To see the maximum fee grants available at the different intensity levels, look at the table on page 8.)

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

Students with a disability

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

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

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

There is more information in our booklet 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education'. Page 27 explains how you can get a copy of that guide.

2 What financial help is available for 2008/2009?

Extra help available from your college

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

The Access to Learning Fund

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

The fund:

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

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

Additional Fee Support Scheme (AFSS)

Colleges can choose to run the Additional Fee Support Scheme. This scheme aims to provide extra help with fees for part-time undergraduate students:

- who need financial help;
- who are studying at least 50% of a full-time equivalent course; and
- whose normal fee support does not cover the full cost of tuition fees, and who would otherwise be prevented from applying for or staying on the course.

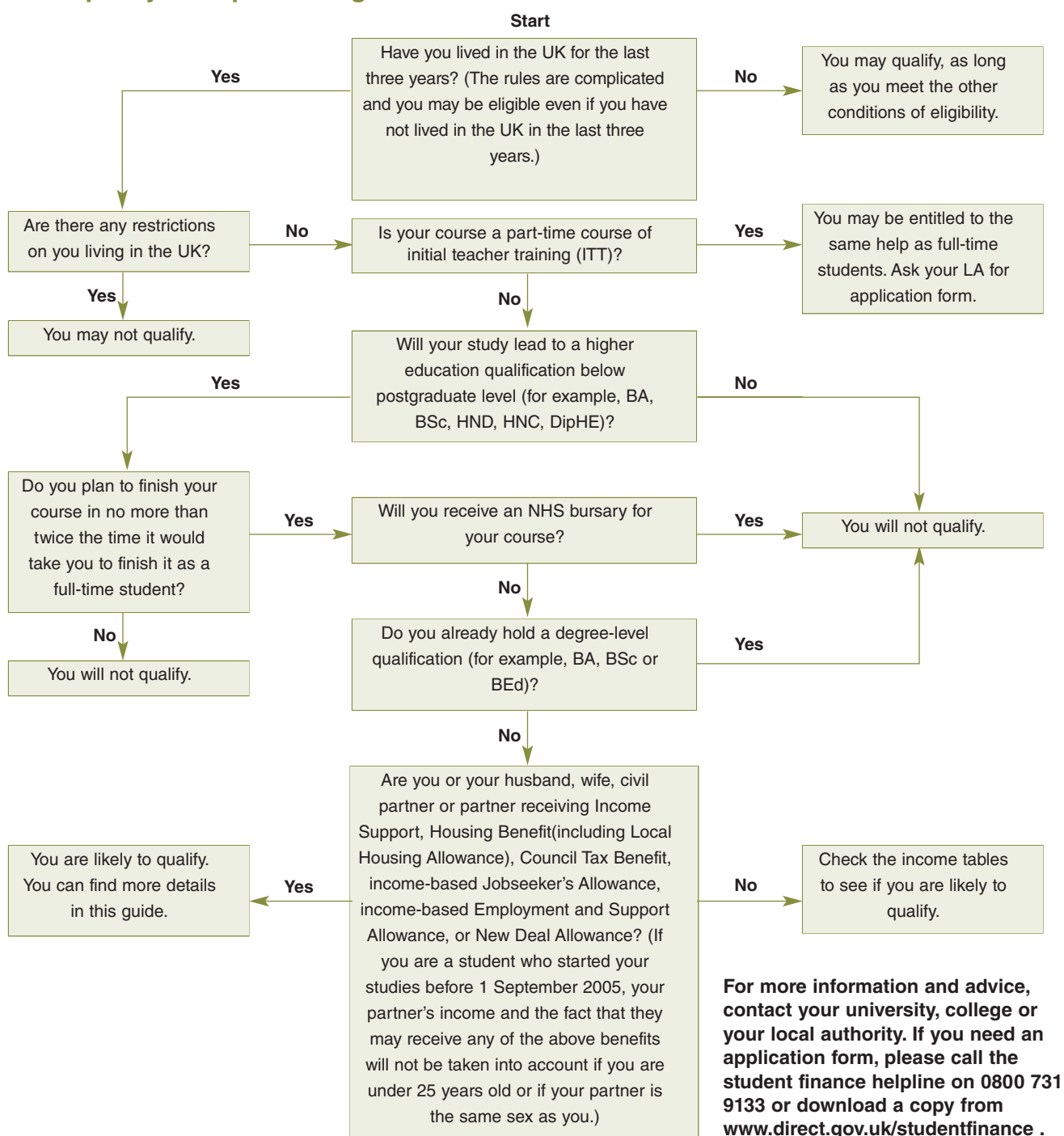
Your college's student services department will be able to give you more details on whether, and how, the scheme is run in your college and whether you would be eligible for support.

3 How you are assessed and paid

Summary

Your local authority or the Open University will use the information you supply to decide whether you can get financial help (and, if so, how much). This section explains how they will use the information you supply to make these decisions, and how you will receive any payments due to you. The table below is a summary of this process.

Will I qualify for a part-time grant?



3 How you are assessed and paid

Eligibility for financial support

Whether you are eligible for financial support depends on:

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

Basic residence requirements

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

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

Note 1

Academic years start as follows.

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

Note 2

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

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

If you were away from this country during all or part of the three-year period because you or a specified family member were serving abroad as a member of the regular armed forces (the British Army, the Royal Navy or the Royal Air Force), this will be treated as a temporary absence. This will not prevent you from being eligible for support towards your fees or your course costs.

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

3 How you are assessed and paid

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

- if you, your husband or wife, civil partner, parent or step-parent are recognised by the British Government as a refugee and you have lived in this country since this status was awarded.
- If you, your husband, wife, civil partner, parent or step-parent, have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the UK (leave to enter and remain) by the Home Office, as the result of a failed application for asylum. You must meet the three-year ordinary residence requirement in this country. However, the settled status requirement will not apply to you. If this leave to remain runs out during your course and is not renewed, your financial support may need to be stopped from the end of the academic year the leave runs out. Ask your local authority (or the SLC) for more information.

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

Other categories of eligible student are described below. Students must also meet certain requirements, which may vary. Full details of these requirements are on the Department's website at www.direct.gov.uk/studentfinance.

- if you, your husband or wife, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are an EEA or Swiss migrant worker, frontier worker or self-employed person, and you have been living in the EEA and Switzerland during the three years prior to the start of your course.

- if you have settled status in the UK and you do not meet the three-year ordinary residence requirement in this country, but you or a relevant family member have used your right to move freely within the EEA and Switzerland before returning to the UK.
- if you are an EU national who has been ordinarily resident in the UK and Islands throughout the three year period immediately before the first day of the first academic year of your course.
- if you are the child of a Swiss national and you have been ordinarily resident in the EEA, Switzerland for the three year period immediately before the first day of the first academic year of your course.
- If your parent is a Turkish national who is ordinarily resident in the UK and Islands*, and who works or has worked in the United Kingdom; and you have been ordinarily resident in the EEA, Switzerland or Turkey for the three year period immediately before the first day of the first academic year of your course.
(* Consisting of England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands).

This is not a full list, and students are advised to either contact their Local Authority (LA) or the Student Loans Company (SLC), or to look at the website at www.direct.gov.uk/studentfinance.

Your local authority (or the SLC) will decide whether you meet the residence requirement to qualify for either the fee grant or the course grant.

If you do not fall into the categories set out above, but you are a European Union national (or a family member of an EU national), you may get help towards your tuition fees in a similar way to UK students. You will be able to get an application form from the EU Customer Services Team. Their contact details are in section 8 on page 22.

3 How you are assessed and paid

Course requirements

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

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

Your course must last for at least one year.

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

Personal rules

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

Financial rules

- If you are receiving certain benefits, you can qualify for the fee grant and course grant in full. (Please see the list in the next column on this page). Otherwise, the amount of support you can receive will depend on your income.
- DSAs do not depend on your income.

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

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

Any previous study you may have taken part in will not affect your eligibility for DSAs.

Assessing how much help you can get

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

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

- Income Support
- Housing Benefit (including Local Housing Allowance)
- Council Tax Benefit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance (introduced in October 2008)
- New Deal Allowance

When you apply, your local authority, or in some cases the SLC, will tell you what evidence you will need to provide to support your application.

For 2008/09 the Government has set the income level for getting the maximum support at £16,089. For example, if you are a single student (a student without a partner or dependants) and your income is below £16,090 you will be entitled to the full grants.

Your local authority will assess your own income and, where appropriate, your partner's income. The table on page 15 sets out the circumstances in which your partner's income will be taken into account. Where appropriate, the income level for getting the maximum grants is raised as follows.

- By £2,000 if you live with a partner or civil partner (see the table on page 15).
- By £2,000 for your eldest dependent child.
- By £1,000 for each of your other dependent children.

3 How you are assessed and paid

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

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

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

If you entered higher education on or after 1 September 2005, your local authority will take account of your income and your partner's income,

whether or not you are married or civil partners. This will obviously include students who are starting their course in 2008/2009.

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

The table below sets out when a partner's income will be taken into account during 2008/2009 (that is, when you are treated as a couple).

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

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

Status	No children	One child	Two children	Three children
Single	£16,089	£18,089	£19,089	£20,089
Couple	£18,089	£20,089	£21,089	£22,089

The income level is higher for larger families.

3 How you are assessed and paid

If you are a single student studying at a rate equal to 50% to 59% of an equivalent full-time course and your income is exactly £16,090, your support will be reduced by £50, so the most you can receive is £990 (a £735 fee grant and a £255 course grant).

If your income is above £16,090, your grant will decrease as shown in the charts on pages 28 to 31.

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

There are maximum income limits, above which you cannot get any financial support. These maximum income limits are £26,825 plus £2,000 for any partner whose income is taken into account, £2,000 for the first of you or your partner's dependent children, and £1,000 for any further dependent children.

	Maximum income limit (before tax)
All single students	No children - £26,825 One child - £28,825 Two children - £29,825
Students who started their course on or after 1 September 2005 and who are married, have a civil partner, or who are living with a partner (of either sex) (In this case your partner's income is taken into account.)	No children - £28,825 (joint income) One child - £30,825 (joint income) Two children - £31,825 (joint income)
Students who started their course before 1 September 2005 and are: <ul style="list-style-type: none"> • married or have a civil partner; or • 25 or over and living with a partner of the opposite sex. (In these cases, your partner's income is taken into account.)	No children - £28,825 (joint income) One child - £30,825 (joint income) Two children - £31,825 (joint income)
Students who started their course before 1 September 2005 and are: <ul style="list-style-type: none"> • living with a partner of the same sex; or • under 25 and living with a partner of the opposite sex. (In these cases, your partner's income is not taken into account.)	No children - £26,825 One child - £28,825 Two children - £29,825

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

4 When and how to apply

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

Step 1 - get an application form and fill it in

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

You can get a copy of form PTG1 by calling the DIUS information line on 0800 731 9133. Copies of PTG1 will be available from August 2008 onwards. You can also download and print out a copy of the PTG1 form and its accompanying notes from our website www.direct.gov.uk/studentfinance. You will need to print out a copy of the form once you have filled it in because you will need to take it with you to your college (see step 2 on this page).

If you want to apply for Disabled Students Allowances (DSAs), you will need to fill in a Disabled Students Allowance application form (DSA1) as well as a PTG1 application form. Ask your local authority to send you the DSA application form for part-time undergraduate students, or you can download it from the website (www.direct.gov.uk/studentfinance-EU), or by contacting the Student Loans Company's Customer Support Office on 08456 077577.

If you live in one of the local authority areas testing different application arrangements (see the introduction), you will get your DSA application form from the Student Loans Company.

If you are an EU student you will need to fill in form EUPTG1. You can get a copy of this form by calling the EU Customer Services Team on 0141 243 3570 or from their website (www.direct.gov.uk/studentfinance-EU). For more details see Section 8 on page 22. Copies of form EUPTG1 will be available from the end of July 2008.

If you are a migrant worker from the European Economic Area or Switzerland (see pages 12 and 13 in section 3), you should fill in form PTG1 and return this to your LA (or to the Student Loans

Company (SLC) if you live in one of the areas testing new application arrangements).

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

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

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

Step 2 – confirmation from your college

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

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

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

If you are a continuing student, your college will fill in their part of the form once you have enrolled to study for the 2008/2009 academic year.

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

4 When and how to apply

Step 3 – send the form back

Once you have the form back from your college, you should send it to your local authority (or to the SLC if you live in one of the areas testing new application arrangements).

You should make sure that your local authority (or the SLC) receives your application within six months of the first day of the academic year of your course (for many students, this will be by 27 February 2009).

Step 4 – your local authority (or the SLC) will let you know whether you are entitled to financial help

Your local authority (or the SLC if you live in one of the areas testing new student finance arrangements) will write to you to let you know whether you are entitled to receive help with your tuition fees or your course costs. If you are entitled to receive financial help, your local authority will tell the SLC to pay this. The SLC will pay any fee grant direct to your college, and will pay any course grant into your bank account.

Students studying with the Open University

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

The Open University has its own application form which you should fill in instead of form PTG1. If you want to study with the Open University and you need any information on financial support, contact their Financial Support team either by e-mail at general-enquiries@open.ac.uk or by phone on 01908 653411.

You must always tell your local authority (or the SLC if you live in one of the areas testing new application arrangements) or the Open University about any change in your circumstances (for example, if you decide to change your course, or if you decide not to finish your course).

5 What other help is available?

Help for students on postgraduate courses

The student support system does not provide the same support for students on postgraduate courses as those on undergraduate courses, except for initial teacher training. Studentships and research grants for postgraduate courses are available from the research councils and some other charities, but there are no subsidised loans for postgraduates.

Disabled Students' Allowances (DSAs) are available to full-time and part-time postgraduate students who are taking a recognised postgraduate course. However, if you are receiving a bursary or an award from a research council or the NHS, a social-work bursary from the NHS Bursary Services Authority, or if your college provides support which is equivalent to DSAs, you cannot get a postgraduate DSA from your local authority (or the SLC). You should contact the provider of the bursary or award for advice on any extra support you may be entitled to because of your disability.

Students on PGCE courses will continue to be eligible for the DSAs as awarded to undergraduate students and, as a result, will not be eligible for a postgraduate DSA. There is more information in our booklet 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education'. Page 27 explains how you can get a copy of that guide.

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

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

There are seven research councils, as shown below.

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

Educational trusts and charities

Educational trusts and charities also make individual awards to students. You can find standard lists of these in most public libraries. A list of useful publications is included in section 10 'Useful contacts and useful publications'.

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

In the 2004/2005 academic year, loans for part-time study were replaced by fee and course grants. Loans are no longer available

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

The Student Loans Company (SLC) will work with HM Revenue & Customs (previously called the Inland Revenue) to collect your repayments. Your

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

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

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

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

How much will I have to pay back?

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

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

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

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

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

7 Can I still claim benefits?

Please remember that the information given here is general. If you think you may be eligible for any of the following benefits, please contact your local Jobcentre Plus office, local authority benefit department or student advisory service.

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

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

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

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

You do not have to be actively looking for work to claim Housing Benefit (including Local Housing Allowance) or Council Tax Benefit.

How does the Jobcentre Plus or local authority benefit department work out what I am entitled to?

When they are working out your benefits, the Jobcentre Plus or local authority benefit department will ignore any fee grant you receive, and they will not treat the fee grant as income when assessing any means-tested benefit. They will not count the course grant as income. Also, any payments you receive from the Access to Learning Fund will not be counted as income as long as they are not meant to help with day-to-day living costs.

From August 2008, you will be able to get advice on the amount of benefits you will receive for the 2008/2009 academic year. You can receive this advice either from your college advice service, your local Department for Work and Pensions office, or your local Citizens Advice (which used to be known as the Citizens Advice Bureau).

Your local Jobcentre Plus or local authority benefit department will be able to give you more advice from July 2008.

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

If you are a European Union (EU) national, or the husband, wife or civil partner of an EU national (or in certain circumstances the child or dependant of an EU national), you may get support towards your tuition fees. The support available is similar to that given to a UK student. You should contact:

EU Customer Services Team
PO Box 89
Darlington
DL1 9AZ.

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

Website: www.direct.gov.uk/studentfinance-eu

E-mail: EU_Team@slc.co.uk

You will need to apply by filling in form EUPTG1. You can get a copy of this form by contacting the EU Customer Services Team direct or by downloading a copy of the form from the EU Team's website (see above). Copies of form EUPTG1 will be available from the end of July 2008.

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

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

9 What to do if you are not satisfied

Summary

This section gives you some advice on what to do if you are not satisfied with the way an organisation has dealt with you and you want to complain or appeal.

You will have seen from this guide that you might be dealing with a number of different organisations involved in student support – your local authority, the Student Loans Company (SLC), your college, the Department for Innovation, Universities and Skills (DIUS), HM Revenue & Customs (HMRC), and so on.

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

If this happens you will need to decide if you want to make a complaint or to appeal against the decision that has been made. But before considering what to do, you should make sure that you have done everything that you should have. (For example, that you have provided the information or documents you have been asked for, and 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.

The first thing to do is to find who you should complain to, if you do not already know. This may be the person you have been dealing with or one of the managers in the organisation.

You should also find out **how** to make your complaint. In the first place it may be fine to do it by phone, when perhaps the matter can be sorted

out quickly and easily. If you are still not satisfied with the way you are being treated or the problem is more complicated, it may be appropriate to put things in writing.

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

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

Some local authorities may have set up their own arrangements for providing an independent review of complaints. If so, they should include details 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 education authorities);
- the Parliamentary Ombudsman (for services provided by central government, for example, the DIUS);
- the Independent Assessor; and
- the Adjudicator (for services provided by HM Revenue & Customs.- HMRC) HMRC are responsible for collecting repayments of loans from part-time students who started their course before the 2004/2005 academic year).

9 What to do if you are not satisfied

What you should do if you want to appeal

This is different from making a complaint.

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

This means that appeals should be about:

- matters of law;
- decisions or action based on the interpretation of the law or regulations; or
- an organisation breaking their obligations; rather than failures in administration.

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

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

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

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

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

10 Useful contacts and useful publications

How to find out more

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

- For **general** enquiries about student finance and how to apply, contact your local authority (or the Student Loans Company if you live in an area testing new application arrangements) or the Customer Support Office (CSO) on 0845 607 7577.
- For **detailed** questions about the support you are entitled to, contact your local authority (or the Student Loans Company if you live in an area testing new application arrangements) or the student finance helpline on 0845 602 0583.
- For information about extra help from the Access to Learning Fund or the Additional Fee Support Scheme, contact your college student services department.

List of contacts

The Customer Support Office

Students in England can now use the **Student Loans Company's Customer Support Office** to get access to a range of information about student finance.

The Customer Support Office gives advice on **general enquiries**, such as questions about:

- what financial help is available;
- the application process and timetable;
- progress in assessing your application; and
- when and how your grant will be paid

You can contact the Customer Support Office on 0845 607 7577 between 8am and 8pm Monday to Friday, and between 9am and 5:30pm on Saturdays and Sundays.

Local authorities

Students living in England can also contact their local authority. Local authorities provide advice on **detailed questions** about the support you are likely to be entitled to and the result of the assessment of your application (but remember that if you live in an area testing new application arrangements, you should contact the Student Loans Company).

You can get a list of local authorities from the Directgov website at www.direct.gov.uk/studentfinance

If you are at school or sixth-form college, your careers teacher can give you the address and phone number.

The student support helpline

We have a helpline for students, parents and members of the public living in England. You can phone the helpline with **detailed questions** about student finance or whether you are eligible for support. You can also ask us to explain any of the information provided in our booklets. The helpline number is **0845 602 0583**. It is open from 10am to 4pm, Monday to Friday.

10 Useful contacts and useful publications

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.

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

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

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

Phone: 0845 111 1711

E-mail: saas.geu@scotland.gsi.gov.uk

Website: www.saas.gov.uk

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

You can find the contact details for the ELBs at www.studentfinanceni.co.uk

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

EU Customer Services Team

PO Box 89

Darlington

DL1 9AZ

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

Website: www.direct.gov.uk/studentfinance-EU

E-mail: EU_Team@slc.co.uk

For information about previous student loans, you can contact:

Student Loans Company Limited

100 Bothwell Street

Glasgow

G2 7JD.

Phone: 0800 405 010

Website: www.slc.co.uk

For information about how to become a teacher, you should contact the Training and Development Agency for schools (previously the Teacher Training Agency or TTA). You can phone the Teaching Information Line on 0845 6000 991 or visit their website at www.tda.gov.uk.

10 Useful contacts and useful publications

Useful publications

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

You can get copies of this guide by calling the 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/studentssupport.

Disabled Students' Allowances – A guide called '**Bridging the Gap**' is available from this website at www.direct.gov.uk/studentfinance.

Your local authority can let you have a copy or you can get one by phoning the Student Finance Information line on 0800 731 9133 (textphone 0800 328 8988).

Educational Grants Directory- This is published by the Directory of Social Change (price £34.95 for the 2006/2007 edition). You can get this 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 2007 - This is a guide for disabled people planning to apply for higher education. It is priced at £2.50 for disabled students, trainees or jobseekers, but otherwise costs £15 (postage and packing is included) - from SKILL at:

SKILL: National Bureau for Students with Disabilities
Chapter House
18-20 Crucifix Lane
London
SE1 3JW.

Phone: 020 7450 0620

Information line: 0800 328 5050 (open Tuesday from 11.30am to 1.30pm, and Thursday from 1.30pm to 3.30pm)

Textphone: 0800 068 2422

E-mail: info@skill.org.uk

Website: www.skill.org.uk

11 Appendices

Appendix 1

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

Example 1

Single student, no dependent children

Income	Entitlement
Below £16,090	<p>Full course grant of £255. Full fee grant (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £785 • Course equivalent to 60% to 74% of a full-time course - £945 • Course equivalent to 75% or more of a full-time course - £1,180.
£16,090	<p>Full course grant of £255. The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £735 • Course equivalent to 60% to 74% of a full-time course - £895 • Course equivalent to 75% or more of a full-time course - £1,130
£16,091 to £24,279	<p>Full course grant of £255. Fee grant as follows (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £735 less £1 for every £11.95 of income (before tax) over £16,090 • Course equivalent to 60% to 74% of a full-time course - £895 less £1 for every £9.69 of income (before tax) over £16,090 • Course equivalent to 75% or more of a full-time course - £1,130 less £1 for every £7.58 of income (before tax) over £16,090
£24,280	Full course grant of £255. £50 fee grant. (This applies no matter how intensive the course is.)
£24,281 to £24,874	Full course grant of £255 No fee grant.
£24,875 to £26,824	Course grant of £255 less £1 for every £9.50 of income (before tax) over £24,875. (This applies no matter how intensive the course is.)
£26,825	£50 course grant.
£26,826 and over	No support.

11 Appendices

Example 2

Single student, two dependent children

Income	Entitlement
Below £19,090	<p>Full course grant of £255. Full fee grant (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £785 • Course equivalent to 60% to 74% of a full-time course - £945 • Course equivalent to 75% or more of a full-time course - £1,180
£19,090	<p>Full course grant of £255. The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £735 • Course equivalent to 60% to 74% of a full-time course - £895 • Course equivalent to 75% or more of a full-time course - £1,130
£19,091 to £27,279	<p>Full course grant of £255. Fee grant as follows (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £735 less £1 for every £11.95 of income (before tax) over £19,090 • Course equivalent to 60% to 74% of a full-time course - £870 less £1 for every £9.69 of income (before tax) over £19,090 • Course equivalent to 75% or more of a full-time course - £1,130 less £1 for every £7.58 of income (before tax) over £19,090
£27,280	<p>Full course grant of £255. £50 minimum fee grant. (This applies no matter how intensive the course is.)</p>
£27,281 to £27,874	<p>Full course grant of £255. No fee grant.</p>
£27,875 to £29,824	<p>Course grant of £255 less £1 for every £9.50 of income (before tax) over £27,875 (This applies no matter how intensive the course is.)</p>
£29,825	<p>£50 course grant.</p>
£29,826 and over	<p>No support.</p>

11 Appendices

Example 3

Married student, no dependent children

Income	Entitlement
Below £18,090	<p>Full course grant of £255. Full fee grant (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £785 • Course equivalent to 60% to 74% of a full-time course - £945 • Course equivalent to 75% or more of a full-time course - £1,180
£18,090	<p>Full course grant of £255. The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £735 • Course equivalent to 60% to 74% of a full-time course - £945 • Course equivalent to 75% or more of a full-time course - £1,130
£18,091 to £26,279	<p>Full course grant of £255.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £735 less £1 for every £11.95 of income (before tax) over £18,090 • Course equivalent to 60% to 74% of a full-time course - £870 less £1 for every £9.69 of income (before tax) over £18,090 • Course equivalent to 75% or more of a full-time course - £1,130 less £1 for every £7.58 of income (before tax) over £18,090
£26,280	<p>Full course grant of £255. £50 minimum fee grant. (This applies no matter how intensive the course is.)</p>
£26,281 to £26,874	<p>Full course grant of £255. No fee grant.</p>
£26,875 to £28,824	<p>Course grant of £255 less £1 for every £9.50 of income (before tax) over £26,875 (This applies no matter how intensive the course is.)</p>
£28,825	<p>£50 course grant.</p>
£28,826 and over	<p>No support.</p>

11 Appendices

Example 4

Married student, two dependent children

Income	Entitlement
Below £21,090	<p>Full course grant of £255</p> <p>Full fee grant (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £785 • Course equivalent to 60% to 74% of a full-time course - £945 • Course equivalent to 75% or more of a full-time course - £1,180
£21,090	<p>Full course grant of £255</p> <p>The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £735 • Course equivalent to 60% to 74% of a full-time course - £945 • Course equivalent to 75% or more of a full-time course - £1,130
£21,091 to £29,279	<p>Full course grant of £255</p> <p>Fee grant as follows (or the fees charged by the college, whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course - £735 less £1 for every £11.95 of income (before tax) over £21,090 • Course equivalent to 60% to 74% of a full-time course - £945 less £1 for every £9.69 of income (before tax) over £21,090 • Course equivalent to 75% or more of a full-time course - £1,130 less £1 for every £7.58 of income (before tax) over £21,090
£29,280	<p>Full course grant of £255</p> <p>£50 minimum fee grant. (This applies no matter how intensive the course is.)</p>
£29,281 to £29,874	<p>Full course grant of £255</p> <p>No fee grant.</p>
£29,875 to £31,824	<p>Course grant of £255 less £1 for every £9.50 of income (before tax) over £29,875 (This applies no matter how intensive the course is.)</p>
£31,825	<p>£50 course grant.</p>
£31,826 and over	<p>No support.</p>

11 Appendices

Appendix 2

Examples of how income is assessed.

John is married and is earning £17,500 a year. His wife is not working and she has no income. He is studying his course at a rate equivalent to 50% of a full-time course and the fee charged is £700

As John is married, the income level for getting full support is £18,090. As his income is less than this and his wife has no income, he will be entitled to full support of £700 (the fees charged by his college) and the maximum course grant of £255.

Rob has a civil partner. Rob earns £14,500 and his partner earns £13,800. He is studying his course at a rate equivalent to 60% of a full-time course.

As Rob has a civil partner, his income will be jointly assessed with that of his partner. Their joint income is £28,300. As their joint income is over the £26,280 limit, Rob will not receive any fee grant. However, he will receive a partial course grant of £105.

Caroline is married with four children. She has no personal income, and her husband's income is £22,700 a year. The tuition fees for her course are £900. She is studying her course at a rate equivalent to 60% of a full-time course.

As Caroline is married, her husband's income will be taken into account. The income level for getting full support is £23,089 (taking account of the allowances of £2,000 for her husband, £2,000 for their eldest child, and £1,000 each for their other three children). Her family income is less than this, so she is entitled to full support, which for her course will be a fee grant of £900 (the fees charged by her college) and the maximum course grant of £255.

Nita is a single person and is earning £26,000 a year. The tuition fees for her chosen course are £1000. She is studying her course at a rate equivalent to more than 75% of a full-time course.

As Nita is single, the income level for getting full support is £16,090. Even though her income is more than this, she is eligible for some support. She will receive a course grant of £136, but no fee grant.

Jessica is a student who started her course in 2004. She is 24 years old and lives with a partner of the opposite sex. She has no dependent children. Her income is £20,000 and she is studying her course at a rate equivalent to 50% of a full-time course. Her tuition fees are £700.

As Jessica started her course in 2004 and is under 25, the income of her partner will not be taken into account. The amount of support she is entitled to is a fee grant of £407 and a maximum course grant of £255.

Notes

Notes

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