

A guide to
financial support
for part-time
students in
higher education
2010/2011



studentfinanceengland

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Who are Student Finance England?

We are the organisation responsible for providing financial support, on behalf of the Government, to students who:

- are English or normally live in England; and
- are going into higher education in the UK.

We are also responsible for making sure you have all the information you need about student finance.

What is student finance?

Student finance is money to help you pay for your higher education. We offer part-time students Fee Grants and Course Grants, neither of which have to be paid back. This guide will help you understand what these are, how much you can get, and how you apply for them. Student finance can help you with your tuition fees and other course costs while you're studying in higher education. There's also extra help for students with a disability, mental-health condition or specific learning difficulty.

You may also have heard of student loans. These are for full-time students in higher education and are not available to you while you are a part-time student. If you are thinking about studying full-time and want to find out more, visit the website at www.direct.gov.uk/studentfinance.

Who is this guide for?

This guide is for you if you normally live in England and are taking a part-time higher-education course, anywhere in the UK, in 2010/2011. The figures quoted may change in future years of your course.

If you do not normally live in England, you can find out more information relevant to where you live on one of these websites.

Wales: www.studentfinancewales.co.uk

Northern Ireland: www.studentfinancenir.co.uk

Scotland: www.saas.gov.uk

If you are an **EU national**, visit our website at www.direct.gov.uk/studentfinance-EU.

All students

If you know you will receive an **NHS bursary** for your course in 2010/2011 (or if you plan to apply for one), you should contact your university or 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 started on a **part-time Initial Teacher Training (ITT)** course before 2010/2011, read our guide for full-time students. You can get this from the website at www.direct.gov.uk/sfforms10.

Open University students should contact the Open University direct to apply for financial support. See section 4 for contact details.

How can I contact you?

You can visit www.direct.gov.uk/studentfinance or call us on **0845 300 50 90**.

This booklet is for guidance only and does not cover all circumstances. It is not a statement of law.

HOW TO GET STUDENT FINANCE

Here are some common questions you might have, and where in this guide you can find the answers.

Do I qualify?

Find out if you meet the requirements for student finance in **Section 1**.

What help can I get?

Learn about what student finance is available in **Section 2**.

How am I assessed?

Find out how we work out what student finance you can get in **Section 3**.

How do I apply?

Find out how to apply for student finance in **Section 4**.

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

Find out how to repay any loans you have taken out in **Section 5**.

SECTION 1 - DO I QUALIFY FOR HELP?

Summary

This section gives some brief information about the rules on whether you are eligible to receive any financial help.

There are three main conditions you have to meet to qualify for student finance.

1 Where you live

(the 'residence requirements')

2 Personal eligibility

(whether your circumstances mean you are eligible for financial help)

3 The type of course you are studying

(the 'course requirements')

Where you live

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. On that date, you must:

- be 'ordinarily resident' (see note 1) in England;
- have been ordinarily resident in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before this date (this does not count if you have been ordinarily resident because you have been studying full-time while in the UK, the Channel Islands or the Isle of Man); and
- have 'settled status', which means you must be settled in the UK within the meaning of the Immigration Act of 1971.

Note 1

The term 'ordinarily resident' means where you usually live for most of your time in the three years before your course is due to start.

If you were away from this country during all or part of the three-year period because either you, or a specified family member (for example, a parent or grandparent) were temporarily employed abroad, we may treat you as having lived in the UK for the entire period you or your family member were away.

If you were away from the UK 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), we will treat this 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 in the UK mainly to receive full-time education and, if you weren't studying, you would normally live outside of the UK, we will not usually treat you as being ordinarily resident in the UK.

If you do not meet the three basic requirements and your course is eligible (see below), 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 this status runs out during your course and is not renewed, we may stop your financial support from the end of the academic year that the leave runs out. Ask us or your local authority for more information.
- 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 and this has been granted because your application for asylum failed. You must still have lived in the UK for three years immediately before your course begins, but you do not have to have settled status. If this leave to remain runs out during your course and is not renewed, we may stop your financial support from the end of the academic year that your leave runs out. Ask us or your local authority for more information.

If you are claiming for financial help as the husband, 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. If you are claiming as the child or stepchild 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 students are described below. Students must also meet certain requirements. You can find full details of these requirements on our website at **www.direct.gov.uk/studentfinance**.

- If you, your husband, wife, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are self-employed in England and you have been living in the EEA and Switzerland during the three years immediately before 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 exercised the right to move freely within the EEA and Switzerland before returning to the UK, and have been living in the EEA or Switzerland for the three years before the start of the first academic year of the course.

- If you are an EU national who has been ordinarily resident in the UK (England, Scotland, Wales and Northern Ireland) and the Isle of Man and the Channel 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 or 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 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.

This is not a full list. If you are not sure whether you are eligible or not, please contact us or your local authority or visit

www.direct.gov.uk/studentfinance.

If you do not fall into the categories set out above but you are a European Union (EU) 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 our EU Customer Services Team. (See page 4 for their contact details.)

Personal rules

- There are no age limits on qualifying for part-time support.

If you are receiving certain benefits, you may qualify for the Fee Grant and Course Grant in full. (These benefits are listed in section 3 – ‘How am I assessed’). Otherwise, the amount of support you can receive will depend on your income.

You are not entitled to either the Fee Grant or the Course Grant if:

- you already have a qualification at the same level or higher level than the qualification you want to study for (unless your current course is a part-time or flexible teacher training course that starts on or after 1 September 2010, you are not already a qualified teacher, and the course lasts four years or less); or
- you are taking more than one part-time course at a time.

This will not affect your eligibility for Disabled Students’ Allowances.

Your course

As well as being personally eligible, your course must also be eligible. Generally, courses which are eligible for financial support towards fees and loans must be a higher education course at a publicly funded UK university or college, or a specifically designated course at a privately funded college. The course must lead to:

- a degree (for example, Foundation, BSc or BA);
- a part-time course of Initial Teacher Training (ITT) starting on or after 1 September 2010;
- a Certificate or Diploma of Higher Education;
- a Higher National Certificate (HNC); or
- a Higher National Diploma.

This is not a complete list and does not cover all courses. If you are not sure whether your course is eligible, check with your university or college. This will not affect your eligibility for Disabled Students' Allowances.

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. This means 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 universities and 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. There is more about this on page 11.

Your course must last for at least one academic year.

SECTION 2 – WHAT HELP CAN I GET?

Summary

This section takes you through what student finance may be available to help you with the costs of higher education.

The main types of student finance available are the Fee Grant and the Course Grant. There is also extra help available for students with a disability, and your university or college may be able to offer extra help.

Fee Grant									
What is it for?	The Fee Grant covers the cost of the fees charged by your university or college.								
How much can I get?	<p>Up to £1,230 depending on how intensive your course is (see page 11) and the cost of your course fees. How much you get will depend on your household income.</p> <table> <tr> <th>How intensive your course is</th><th>Maximum Fee Grant you can receive</th></tr> <tr> <td>50% or more but less than 60% of the equivalent full-time course</td><td>£820 or the cost of the fees charged by your college, whichever is lower</td></tr> <tr> <td>60% or more but less than 75% of the equivalent full-time course</td><td>£985 or the cost of the fees charged by your college, whichever is lower</td></tr> <tr> <td>75% or more of the equivalent full-time course</td><td>£1,230 or the cost of the fees charged by your college, whichever is lower</td></tr> </table>	How intensive your course is	Maximum Fee Grant you can receive	50% or more but less than 60% of the equivalent full-time course	£820 or the cost of the fees charged by your college, whichever is lower	60% or more but less than 75% of the equivalent full-time course	£985 or the cost of the fees charged by your college, whichever is lower	75% or more of the equivalent full-time course	£1,230 or the cost of the fees charged by your college, whichever is lower
How intensive your course is	Maximum Fee Grant you can receive								
50% or more but less than 60% of the equivalent full-time course	£820 or the cost of the fees charged by your college, whichever is lower								
60% or more but less than 75% of the equivalent full-time course	£985 or the cost of the fees charged by your college, whichever is lower								
75% or more of the equivalent full-time course	£1,230 or the cost of the fees charged by your college, whichever is lower								
How is it paid?	We pay the Fee Grant direct to your university or college.								
Do I have to pay it back?	No.								

Anything else?

You cannot get a Fee Grant if you already have a qualification at the same level as, or a higher level than, the one you are going to study for.

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.

If you live in England but study in Wales, Scotland or Northern Ireland you may still receive help towards your fees. Your Fee Grant will be similar to the Fee Grant given to part-time students who live and study in Wales, Scotland or Northern Ireland. The amount of Fee Grant you may receive will differ from the figures we give here.

How the 'intensity' of your course is worked out

The intensity of your course is worked out by taking the number of part-time units (for example, credit points or modules) that you intend to study in the academic year and dividing it by the number of units that you would complete in one academic year if you were studying your course full-time.

The result is given as a percentage. So, the formula to work this out is as follows.

Part-time units ÷ full-time units x 100

= the intensity of your course as a percentage (%).

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 if the full-time course is four years, you must complete your part-time course in eight years).

At the beginning of each academic year, you should discuss with your university or college how intensively you will need to study your course.

Course Grant											
What is it for?	The Course Grant can help with the cost of books, travel and other expenses.										
How much can I get?	<p>Up to £265 depending on your household income.</p> <table> <tr> <th>Your household income</th><th>Maximum Course Grant you can get</th></tr> <tr> <td>Below £26,030</td><td>Full Course Grant of £265</td></tr> <tr> <td>£26,030 and above but less than £28,065</td><td>Course Grant of £265 less £1 for every £9.47 of your income</td></tr> <tr> <td>£28,065</td><td>£50 Course Grant</td></tr> <tr> <td>£28,066 and over</td><td>No Course Grant</td></tr> </table>	Your household income	Maximum Course Grant you can get	Below £26,030	Full Course Grant of £265	£26,030 and above but less than £28,065	Course Grant of £265 less £1 for every £9.47 of your income	£28,065	£50 Course Grant	£28,066 and over	No Course Grant
Your household income	Maximum Course Grant you can get										
Below £26,030	Full Course Grant of £265										
£26,030 and above but less than £28,065	Course Grant of £265 less £1 for every £9.47 of your income										
£28,065	£50 Course Grant										
£28,066 and over	No Course Grant										
How is it paid?	We pay the Course Grant into your bank account in one lump sum.										
Do I have to pay it back?	No.										
Anything else?	You cannot get a Course Grant if you already hold a qualification at the same level as, or a higher level than, the one you are going to study for.										

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 (DSA).

Disabled Students' Allowances (DSAs)									
What is it for?	DSAs can help pay the extra costs you may have in relation to your course as a direct result of your disability, mental-health condition or specific learning difficulty.								
How much can I get?	<p>How much you can get does not depend on your income or that of your family. The amount you can get will depend on an individual needs assessment. The table below shows the help available and the maximum amounts for this year.</p> <table><tr><td>Specialist equipment allowance</td><td>Up to £5,161 for the whole course</td></tr><tr><td>Non-medical helper's allowance</td><td>Up to £15,390 a year</td></tr><tr><td>General allowance</td><td>Up to £1,293 a year</td></tr><tr><td>Travel allowance</td><td>Reasonable spending on extra travel costs you may have to pay to attend your university or college course because of your disability.</td></tr></table>	Specialist equipment allowance	Up to £5,161 for the whole course	Non-medical helper's allowance	Up to £15,390 a year	General allowance	Up to £1,293 a year	Travel allowance	Reasonable spending on extra travel costs you may have to pay to attend your university or college course because of your disability.
Specialist equipment allowance	Up to £5,161 for the whole course								
Non-medical helper's allowance	Up to £15,390 a year								
General allowance	Up to £1,293 a year								
Travel allowance	Reasonable spending on extra travel costs you may have to pay to attend your university or college course because of your disability.								
How is it paid?	We pay the money either into your bank account or direct to the person or organisation that supplies the services you need to receive, for example your university, college or equipment supplier.								
Do I have to pay it back?	No.								

Disabled Students' Allowances (DSAs) continued

Anything else?

If you want to apply for DSAs make sure that you follow the instructions on your application form to answer the appropriate questions. You will then need to fill in a Disabled Students' Allowances application as well as the main application form. You can download this from our website and return it along with the main application form.

For more detailed information, you can get a guide called 'Bridging The Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education' from our website or by calling our publication line (see page 31). The guide is also available on audio tape, in Braille, and in large print.

If you need more help or advice, you can speak to us. (Our contact details are on page 31.) Or, you can speak to the disability adviser at your university or college.



Other help

Higher Education Bursary

There are special arrangements affecting care leavers (people who were in the care of a local authority for a 13-week period that included their 16th birthday but who have since left care). The Higher Education Bursary is a £2,000 tax-free payment local authorities make to care leavers who started higher education on or after 1 September 2008.

Benefits

Part-time students can still claim means-tested benefits ('means-tested benefits' are benefits you receive based on your household income, such as income-based Jobseeker's Allowance, Housing Benefit, Local Housing Allowance and Council Tax Benefit) if you are unemployed.

However, to be able to claim Jobseeker's Allowance, you must be available and actively looking for work. If you are claiming Jobseeker's Allowance, you must be willing to go to an interview. You should also be able to rearrange your study hours to fit them 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.

Jobcentre Plus and your local authority's benefit department will not treat the Fee Grant or Course Grant as income when assessing any means-tested benefit. 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.

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

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 courses. While there are studentships (similar to a scholarship) and research grants available for postgraduate courses from the research councils (see right) and some other charities, there are no grants or subsidised loans for postgraduates.

Full- and part-time postgraduate students (including distance-learning students) with disabilities, mental-health conditions or specific learning difficulties may be able to get Disabled Students' Allowances (DSAs). For more information, you can get a guide called 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education' from our website.

If you are a postgraduate student, you may be eligible to apply for help from the Access to Learning Fund through your university or college.

Research councils

All the research councils consider funding individual postgraduates. You need to contact the relevant research council to find out more. Funding from research councils is competitive, and getting a place on a postgraduate programme does not mean you will be given any funding.

- Arts and Humanities Research Council (AHRC) – www.ahrc.ac.uk
- Biotechnology and Biological Sciences Research Council (EPSRC) – www.epsrc.ac.uk
- Engineering and Physical Sciences Research Council (ESRC) – www.esrc.ac.uk
- Medical Research Council (MRC) – www.mrc.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 of funding to students. You can find standard lists of these in most public libraries.

SECTION 3 – HOW AM I ASSESSED?

Summary

This section tells you how we or your local authority use the information you give in your application to decide how much financial help you may receive.

The amount of help you receive for fee costs will be based on your own gross income (income before tax and National Insurance) and, where appropriate, the income of your partner (your husband, wife or civil partner, or someone you live with as if you were their husband, wife or civil partner).

You can 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
- New Deal Allowance

When you apply, we or your local authority will tell you what evidence you will need to provide to support your application.

If you are a single student (a student without a partner or dependants) you will be entitled to the full Fee Grant and Course Grant if your income is less than £16,845.

We, or your local authority, will assess your own income and, where appropriate, your partner's income. The income level for getting the maximum Fee Grant and Course Grant is raised as shown below.

- By £2,000 if you live with a partner (see the table on page 23).
- By £2,000 for your first dependent child.
- By £1,000 for each of your other dependent children.

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 income and your partner's income will be taken into account, whether or not you are married or in a civil partnership. If you started your course before September 2005, your income and your husband's, wife's or civil partner's income will be taken into account. If you are aged 25 or over, the income of anyone of the opposite sex who you live with as if you were married to them is taken into account.

The following table sets out when a partner's income will be taken into account.

	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 Grant and Course Grant is shown below.

Your marital status	No children	One child	Two children	Three children
If you are single	£16,844	£18,844	£19,844	£20,844
If you are in a relationship and living with your partner	£18,844	£20,844	£21,844	£22,844

The income level is higher for larger families.

There are maximum income limits, above which you cannot get any financial support. These maximum income limits are £28,065 plus £2,000 for any partner whose income is taken into account, £2,000 for the first of your or your partner's dependent children, and £1,000 for any other dependent children.

	Maximum income limit (before tax)
All single students	No children – £28,065 One child – £30,065 Two children – £31,065
Students who started their course on or after 1 September 2005 and who are married, have a civil partner, or are living with a partner of either sex.	No children – £30,065 (joint income) One child – £32,065 (joint income) Two children – £33,065 (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 • aged 25 or over and are living with a partner of the opposite sex. 	No children – £30,065 (joint income) One child – £32,065 (joint income) Two children – £33,065 (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 • aged under 25 and living with a partner of the opposite sex. 	No children – £28,065 (joint income) One child – £30,065 (joint income) Two children – £31,065 (joint income)

If you are a single student studying at a rate equal to 50% or over of an equivalent full-time course, the most income you can have while still receiving full support is £16,844. If your income is £16,845 or over, your grants will decrease as shown in the table below. If you are eligible for support, the minimum amount you can receive (or a university or college can be paid towards your fees) is £50.

Single student, no dependent children	
Your income	Your entitlement
Below £16,845	<p>Full Course Grant of £265. 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"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £820. • If your course is equivalent to 60% or more but less than 75% of a full-time course – £985. • If your course is equivalent to 75% or more of a full-time course – £1,230.
£16,845	<p>Full Course Grant of £265. The Fee Grant is reduced by £50.</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £770. • If your course is equivalent to 60% or more but less than 75% of a full-time course – £935. • If your course is equivalent to 75% or more of a full-time course – £1,180.
£16,846 to £25,419	<p>Full Course Grant of £265. The Fee Grant is worked out 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"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £16,845. • If your course is equivalent to 60% or more but less than 75% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £16,845. • If your course is equivalent to 75% or more of a full-time course – £1,180 less £1 for every £7.59 of income (before tax) over £16,845.

Single student, no dependent children (continued)	
Your income	Your entitlement
£25,420	Full Course Grant of £265. Fee Grant of £50, no matter how intensive the course is.
£25,421 to £26,029	Full Course Grant of £265. No Fee Grant.
£26,030 and over but less than £28,065	Course Grant of £265 less £1 for every £9.47 of income (before tax) over £26,030. (This applies no matter how intensive the course is.) No Fee Grant.
£28,065	Course Grant of £50. No Fee Grant.
£28,066 and over	Your household income is too high to qualify for a Fee Grant or Course Grant.

The income limits in this table increase by £2,000 for your first dependent child and £1,000 for any other dependent children.

Jeff is in the first year of a part-time degree course. He agreed with his university that he would complete 90 credits in his first academic year. A full-time student would be expected to complete 120 credits.

The intensity of Jeff's course is
 $90 \div 120 \times 100 = 75\%$.

Jeff is a single person and is earning £26,000 a year. The tuition fees for his course are £1,000.

As Jeff is single, the income level for getting full support is £16,844. Even though his income is more than this he is eligible for some support. He will receive a Course Grant of £265, but no Fee Grant.



If you are a married student studying at a rate equal to 50% or over of an equivalent full-time course, the most income you can have while receiving full support is £18,844. If your income is £18,845 or over, your grants will decrease as shown in the table below. If you are eligible for support, the minimum amount you can receive (or a university or college can be paid towards your fees) is £50.

If you are a married student with no dependent children	
Your household income	Your entitlement
Below £18,845	<p>Full Course Grant of £265. 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"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £820. • If your course is equivalent to 60% or more but less than 75% of a full-time course – £985. • If your course is equivalent to 75% or more of a full-time course – £1,230.
£18,845	<p>Full Course Grant of £265. The Fee Grant is reduced by £50.</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £770. • If your course is equivalent to 60% or more but less than 75% of a full-time course – £935. • If your course is equivalent to 75% or more of a full-time course – £1,180.
£18,846 to £27,419	<p>Full Course Grant of £265. The Fee Grant, or the fees charged by the college (whichever is lower), is worked out as follows.</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £18,845. • If your course is equivalent to 60% or more but less than 75% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £18,845. • If your course is equivalent to 75% or more of a full-time course – £1,180 less £1 for every £7.59 of income (before tax) over £18,845.

If you are a married student with no dependent children (continued)	
Your income	Your entitlement
£27,420	Full Course Grant of £265. Fee Grant of £50. (This applies no matter how intensive the course is.)
£27,421 to £28,029	Full Course Grant of £265. No Fee Grant.
£28,030 to £30,064	Course Grant of £265 less £1 for every £9.47 of income (before tax) of over £28,030. (This applies no matter how intensive the course is.)
£30,065	Course Grant of £50.
£30,066 and over	Your household income is too high to qualify for a Fee Grant or Support Grant.

The income limits in this table will be increased by £2,000 for your or your partner's first dependent child, and £1,000 for any other dependent children. Here is an example of how it might work for you.

Carla is in the second year of a part-time degree course. She agreed with her university that she would complete 60 credits in her second academic year. A full-time student would be expected to complete 120 credits.

The intensity of Carla's course is
 $60 \div 120 \times 100 = 50\%$.

Carla is married with two children. She has no income of her own and her husband's income is £23,700 a year. The tuition fees for her course are £900.

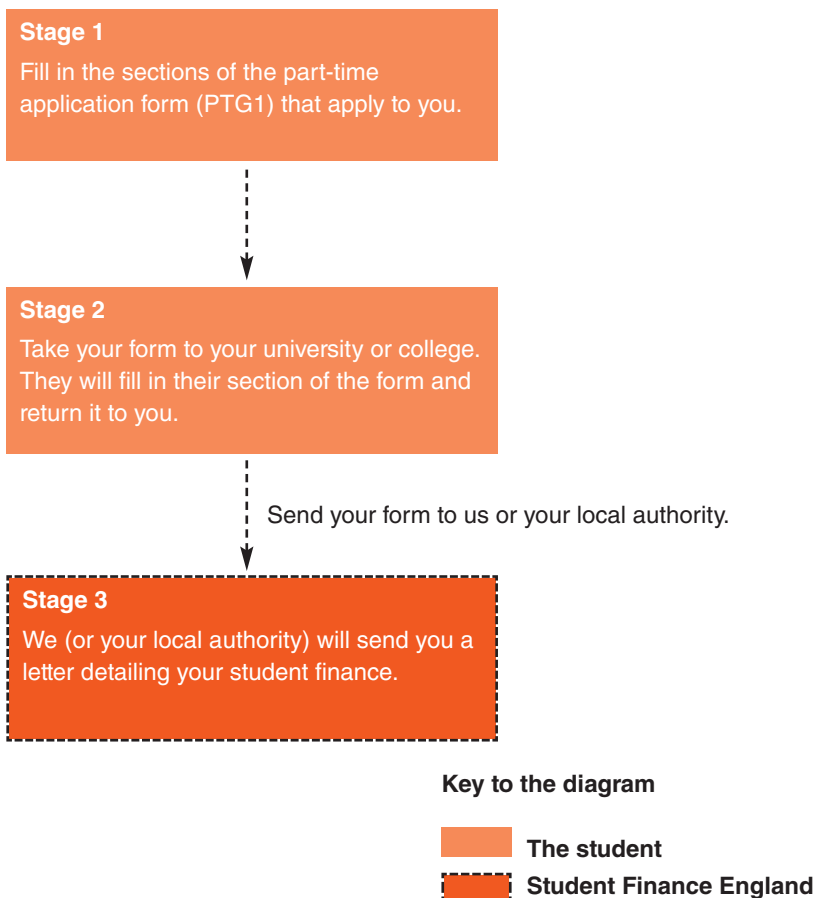
As Carla is married, her husband's income will be taken into account. The income level for getting full support is £21,844 (taking account of the allowances of £2,000 for her husband, £2,000 for their eldest child, and £1,000 for their second child). Her family income is more than this, so she is entitled to a Fee Grant of £614 and a full Course Grant of £265.



SECTION 4 – HOW DO I APPLY?

Summary

So now you know what financial support is available, how do you get it? This section tells you how and when you can get the application form, what you need to do to confirm that you are on your course and where you should send your form when you have filled it in.



Stage 1

You should apply for student finance as soon as possible. You can download a copy of the PTG1 application form and its accompanying notes from www.direct.gov.uk/studentfinance or by calling our publication line on 0800 731 9133. If you are a continuing student (going onto the next year of your course) you can also get a form from your local authority or from your university or college.

Stage 2

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

- confirm that you are a student;
- work out the intensity of your course (see page 11); and
- confirm the fees they charge for your course.

If you are a new student, your university or college will fill in their part of the form once you have completed the first two weeks of your 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 2010/2011 academic year.

Once your university or college has filled in their part, they will return the form to you. You should then send it back to us or to your local authority depending on whether you are a new or continuing student.

You should make sure that you return your application within six months of the first day of the academic year of your course.

Stage 3

Once we have received your application, we will assess it to make sure that:

- you are eligible to receive student finance; and
- you have sent us all the information and evidence we have asked for.

If you have any questions about your application, get in touch with us using the contact details on page 31.

We, or your local authority, will then send you a letter telling you about any student finance you are entitled to.

**We will pay any Fee Grant direct to your university or college.
We will pay any Course Grant into your bank account.**

Students studying with the Open University (OU)

If you are studying with the OU you should apply to them directly for the Fee Grant and the Course Grant. 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 us or your local authority (or the Open University if this applies to you) about any change in your circumstances (for example, if you decide to change or leave your course).



SECTION 5 – WHAT IF I HAVE TAKEN OUT A STUDENT LOAN IN THE PAST?

Summary

In 2004 loans for part-time study were replaced by the Fee Grant and the Course Grant. If you took out a loan earlier in your course this section gives information about:

- when you have to start repaying any student loans;
- how we work out the interest on your loan;
- how much your repayments will be each month; and
- how any payments are collected.

When do I have to start repaying?

You only pay back loans once you have left your course and are earning over a set amount. The repayment process is based just on earnings and not the amount you owe. If your earnings stop, or fall below £15,000, your repayments will automatically stop, too. You will only start to repay them again once your earnings rise above £15,000.

Repayments will normally start in the April after you graduate or leave your course. So, if you graduate in May 2012, your repayments will be due to start in April 2013.

How are repayments collected?

Repaying is simple. Your employer will take your payments direct from your salary and pass them to HM Revenue & Customs (HMRC), who in turn pass these to us.

If you are self-employed, HMRC will collect the repayments through the tax self-assessment system.

You can also make extra voluntary repayments at any time.

Visit www.studentloanrepayment.co.uk for information on how to make repayments.

The Government subsidises (pays towards) your student loan and the interest you are charged on it. A student loan is not the same as a loan from a bank or building society, which charges a much higher rate of interest. We work out the interest rate for student loans once a year and apply it to your loan from 1 September. We publish the new interest rates in the national press and on our website at www.studentloanrepayment.co.uk/interest.

How much do I repay?

You will only start to repay when your gross yearly income goes over £15,000 or the monthly (£1,250) or weekly (£288) equivalent. You will have to repay 9% of what you earn over this amount. If you earn less than £15,000, you will pay nothing.

The table below shows the monthly repayments you would need to make. Take a look at these examples to see how it might work for you.

Income each year before tax	Monthly salary	Approximate monthly tax
Up to £15,000	Below £1,250	0
£16,000	£1,333	£7
£18,000	£1,500	£22
£21,000	£1,750	£45
£24,000	£2,000	£67
£27,000	£2,250	£90
£30,000	£2,500	£112

What if I go abroad?

If you are overseas and not covered by the UK tax system, you will need to contact us to make different repayments. **You will still have to repay the loan.** It is important that you contact us before you leave the UK and that you give us as much notice as possible.

When will my loan be cancelled?

We will write off, or cancel, your loans if:

- any of your loan is left unpaid when you reach the age of 65;
- you become permanently disabled and cannot work as a result; or
- you die.

More information

You can get more information on repaying your loans by visiting www.studentloanrepayment.co.uk or by reading 'Student Loans: A Guide to Terms and Conditions' which is available on our website.

SECTION 6 – HOW TO FIND OUT MORE

Useful publications

You can get extra copies of this guide and the following student finance guides by:

- visiting **www.direct.gov.uk/studentfinance** and downloading a copy; or
- calling our publication line on **0800 731 9133**.

You can also get copies in Braille, on audio tape and in large print.

- 1 Bridging the Gap: a guide to Disabled Students' Allowances (DSAs) in higher education (reference S/BTGB/V10)
- 2 Childcare Grant and other support for full-time student parents in higher education (reference S/CCGB/V10)
- 3 Student Loans – a guide to terms and conditions (reference S/SLTC/V10)
- 4 A guide to financial support for full-time higher education students – new full-time students (reference S/FSHE/V10)
- 5 A guide to financial support for full-time higher education students – existing full-time students (reference S/FSHER/V10)

Contacting us

Visit **www.direct.gov.uk/studentfinance** or you can phone us on **0845 300 50 90** between 8am and 8pm Monday to Friday, and between 9am and 5.30pm on Saturdays and Sundays.

Other places to get information on funding

Scholarship Search UK

This provides information about other sources of funding for undergraduates.

Website: **www.scholarship-search.org.uk**

National Union of Students (NUS)

You can get more information from the NUS website at **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 funding from the Government.

EGAS can also give detailed advice about the funding system to people who are thinking about entering further or higher education. You can phone the information line on

020 7254 6251 or visit their website at **www.family-action.org.uk/1037**.



studentfinance**england**

You can get a copy of this guide, including a copy in Braille, in large print and audio versions by calling the publications line on 0800 731 9133, quoting reference S/FSPT/V10. Calls to this number are free from BT landlines.

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