BRIDGING THE GAP: A GUIDE TO THE DISABLED STUDENTS' ALLOWANCES (DSAs) IN HIGHER EDUCATION

2009/2010





CONTENTS

1	What is this guide about?	5
2	What are the Disabled Students' Allowances for?	6
3	Am I eligible?	6
4	Do I have to tell my university or college about my disability, mental-health condition or specific learning difficulty?	8
5	How do I show that I am eligible?	10
6	How do I apply?	12
7	When do I apply?	14
8	How will payments be made?	14
9	Do DSAs depend on my income?	14
10	What do the DSAs cover?	14
11	How can I find out what I will need?	17
12	How soon can I have a DSA needs assessment done?	18
13	Can I receive equipment before my course begins?	19



student finance england

14	What happens to the equipment when my course ends?	19
15	Will I have to repay my DSAs if I leave my course early?	19
16	What if I transfer to another course and need different equipment?	19
17	What if I have to repeat part of my course?	20
18	What do I do if my application is turned down or I am not satisfied?	20
19	What other financial support is available?	20
20	Where can I get more information?	26
21	Appendix 1 - DSA Quality Assurance Group	29
22	Appendix 2 - Specific Learning Difficulties (SpLDs) Working Group and SpLD	
	Assessment Standards Committee	30
23	Appendix 3 - Support from other organisations	32
24	Index	34

Latest information

The information in this guide was correct when it was printed. For the latest information about student finance in England go to our website at www.direct.gov.uk/studentfinance.

Changes to the arrangements for applying for student finance, including Disabled Students' Allowances (DSAs), from 2009/2010

New students

Except for Open University (OU) students, the application arrangements for 2009/2010 will be different for new students. If your course starts on or after 1 September 2009, Student Finance England will usually be responsible for assessing whether you are eligible for student finance, including Disabled Students' Allowances (DSAs), and how much you will receive. Student Finance England is a partnership between the Department for Innovation, Universities and Skills and the Student Loans Company Ltd. They provide financial support to students entering higher education in the UK on behalf of the UK Government.

You can apply for student finance online at www.direct.gov.uk/studentfinance or you can phone Student Finance England on 0845 300 50 90 (textphone: 0845 604 4434) for an application form.

If you are an OU student, the OU will assess your application and pay DSAs.

Existing students whose application last year was dealt with by their local authority

If you applied for student finance last year and your application was dealt with by your local authority, your application for 2009/2010 will usually also be dealt with by your local authority. But you can still apply for student finance online at www.direct.gov.uk/studentfinance.

However, if you completed a course in 2008/2009 and are going straight on to a new course in 2009/2010, you will need to apply to Student Finance England (see the information for new students on this page).

Existing students who applied to the Student Loans Company (SLC) last year

If you applied for student finance last year and your application was dealt with by the SLC, your application for 2009/2010 will be dealt with in a similar way, but SLC will now work under the name Student Finance England. Student Finance England is a partnership between the Department for Innovation, Universities and Skills and the Student Loans Company Ltd. They provide financial support to students entering higher education in the UK on behalf of the UK Government.



You can apply for student finance online at www.direct.gov.uk/studentfinance or you can phone Student Finance England on 0845 300 50 90 (textphone: 0845 604 4434) for an application form.

Open University (OU) students

If you are an OU student, the OU will assess your application and pay DSAs.

1 What is this guide about?

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

DSAs can be awarded to students studying:

- full-time and part-time undergraduate courses (degree or HND-level courses) including Open University and other distance-learning courses; and
- certain full-time and part-time postgraduate courses (courses for which the entry requirement is at least a first degree or equivalent) including Open University and other distance-learning courses;

who can prove that they have a disability, mental-health condition or specific learning difficulty which affects their ability to study.

This guide explains:

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

The guide is intended for students and prospective students whose homes are in England. Broadly similar arrangements apply if you live in Scotland, Wales or Northern Ireland. Contact details for Scotland, Wales and Northern Ireland are on page 27 and 28.

This guide is **not** intended for:

- undergraduate and postgraduate students who are eligible for an NHS bursary (see appendix 3 on page 32);
- postgraduate students receiving a bursary or award from a research council (see appendix 3);
- postgraduate students who will get the NHS Business Services Authority's bursary for students on postgraduate social-work courses (see appendix 3); or
- postgraduate students receiving a bursary or award from their university or college which includes support equal to DSAs (see appendix 3).

The information in this booklet is for guidance only and does not cover all circumstances. If you need more help, phone Student Finance England on 0845 300 50 90 (textphone: 0845 604 4434), your local authority or, if you are an Open University (OU) student, the OU. The disability adviser at your university or college may also be able to help you.

You can download this guide from our website at www.direct.gov.uk/studentfinance. You can get versions in large print, in Braille and on audio tape, free of charge, by phoning our publication line on 0800 731 9133 (textphone: 0800 328 8988). All our forms, guides and leaflets about higher-education student finance are available in these formats.

2 What are the Disabled Students' Allowances for?

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

3 Am I eligible?

You can get information about the conditions for receiving student finance, including DSAs, in our guide called 'Student Finance – how you are assessed and paid'. On page 21 we explain how to get a copy of that guide.

Full-time and part-time undergraduate students

You are eligible to apply for DSAs if:

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

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



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

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

Postgraduate students

You are eligible to apply for a DSA if you study a recognised taught or research **postgraduate** course (including a distance-learning course) and meet the personal eligibility conditions. All postgraduate courses should last for at least one year and lead to a master's degree, doctorate, postgraduate diploma or certificate, for which the entry requirement is at least a first degree or equivalent. Part-time courses will need to take no longer than twice the time of an equivalent full-time course in order to be eligible.

But you will not be eligible for a postgraduate DSA from Student Finance England (or your local authority or the OU) if you will get:

- an NHS bursary;
- a bursary or award from a research council;
- the NHS Business Services
 Authority's bursary for students on postgraduate social-work courses;
 or

 a bursary or award from your university or college which includes support that is equal to DSAs.

You should contact the provider of your bursary or award for advice on any extra support you may be entitled to because of your disability (see **appendix 3** on page 32).

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

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

Open University students

To be eligible for DSAs, you must be registered for an OU undergraduate or postgraduate level course that lasts for at least one year and does not take more than twice as long to complete as an equivalent full-time course. This will usually mean that the course amounts to 60 credit points each year. However, you may be able to study fewer than 60 credit points in some years as long as you make up the difference in other years and can still complete the course in no more than twice the time it would take to complete an equivalent full-time course.

Students undertaking more than one course

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

Previous study

Previous study on a course of higher education will not affect your eligibility for DSAs, even if you received financial support for it.

However, if you received any specialist equipment through the DSAs for a previous course, this will be taken into consideration. Student Finance England (or your local authority or the OU) will be able to give you more advice.

Age

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

4 Do I have to tell my university or college about my disability, mental-health condition or specific learning difficulty?

No, but it will help you with your application if you contact the disability adviser at your university or college. He or she may be able to advise you and give you more information about the help the university or college can provide.

There is more information about the role of the disability adviser on page 10.

If you are studying part-time and want to apply for DSAs, you will also need to ask your university or college to certify that your rate of study, when averaged over the whole course, is at least 50% of an equivalent full-time course.

If you register for a course as an OU student and want to apply for DSAs, you will have to tell the OU about your disability, mental-health condition or specific learning difficulty in order to automatically receive an application form from the OU's DSA Office. If, when you register for a course, you do not want to tell the OU about your disability, mental-health condition or specific learning difficulty, you will have to contact the OU's DSA office direct to ask for an application form.

Disability Discrimination Act 1995 (DDA 1995)

Some students with disabilities do not want to reveal their disability, mental-health condition or specific learning difficulty for fear of discrimination. In April 2005, the Disability Discrimination Act 2005 was passed, making amendments to the DDA 1995. The 2005 Act introduces a duty for the public sector to promote disability equality (the Disability Equality Duty).



The duty requires public authorities (which will include most universities and colleges), when carrying out their functions, to consider the need to:

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

These responsibilities are defined as the **general duty** to promote disability equality. Universities and colleges also have **specific duties**, which provide a clear framework for meeting the general duty. Central to the specific duties is the need for universities and colleges to have produced a Disability Equality Scheme.

Under the DDA 1995 (as amended by the Special Educational Needs and Disability Act 2001) it is also unlawful for universities and colleges to discriminate against disabled students by treating them less favourably in their admissions policies or the services they provide. Under the DDA 1995, universities and colleges must make reasonable adjustments so disabled students are not at an unreasonable disadvantage compared to students who are not disabled. The Equality and Human Rights Commission will be able to answer more detailed questions about the DDA 1995.

Student Finance England (or your local authority or the OU) will keep any information about your disability, mental-health condition or specific learning difficulty confidential, but if you choose not to tell your university or college about your disability, the necessary reasonable adjustments may not be made. You can tell the university's or college's disability adviser about your disability in complete confidence, to make sure they get you the support you need.

If you are still worried about revealing your disability, you could contact **Skill: National Bureau for Students with Disabilities**, or a disability organisation that specialises in your particular disability, mental-health condition or specific learning difficulty. You can find contact details for Skill and the Equality and Human Rights Commission on page 28.

The role of disability advisers

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

- help students with their DSA applications;
- offer disabled students advice on other sources of funding and support that may be available;
- arrange DSA needs assessments on behalf of students;
- advise on the particular needs that may arise from specific courses;
- help put in place the support that is recommended in the DSA needs assessment report;
- explain and give advice on assessments, called diagnostic assessment reports, of specific learning difficulties such as dyslexia;
- explain and give advice on DSA needs assessment reports;
- co-ordinate the network of support workers;
- work with accommodation services, social services, Student Finance England (or your local authority) and academic departments;

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

Without the involvement of a disability adviser, the process of getting DSA support might be more difficult. We recommend that the disability adviser is sent a copy of your DSA needs assessment report (see 'How can I find out what I will need?' on page 17). Your DSA needs assessor will only send the disability adviser a copy of the report if they have your permission, in writing. Your disability adviser should not normally carry out your DSA needs assessment.

5 How do I show that I am eligible?

Student Finance England (or your local authority or the OU) must consider all cases where disabled students face extra costs to study their course because of their disability.

If you have a physical disability, a mental-health condition or a specific learning difficulty such as dyslexia, you may qualify. If your condition has been documented at an earlier stage, your eligibility for DSAs can be easily proved. If you are physically disabled, or have a mental-health condition, you will need to provide medical proof of this, such as a letter from your doctor or specialist.

A previous assessment of a specific learning difficulty, such as dyslexia, may need to be updated (please see the next section). If you have more than one medical condition, you should provide evidence for all of them. If you do not provide evidence, this may delay your application for DSAs.

Specific learning difficulty (such as dyslexia or dyspraxia)

If you have a specific learning difficulty, Student Finance England (or your local authority or the OU) will need evidence of this in the form of an assessment, called a diagnostic assessment, from a psychologist or suitably qualified specialist teacher. However, any diagnostic assessment they provide must meet the criteria set out in appendix 2 (page 30). When students with a specific learning difficulty apply for DSAs, it is recommended that Student Finance England (or your local authority or

the OU) accept a full diagnostic assessment that has been carried out since they were 16. Student Finance England (or your local authority or the OU) may ask for an update of a previous diagnostic assessment carried out before the age of 16 to see what the likely effect of your specific learning difficulty will be on the skills you need for higher education.

Student Finance England (or your local authority or the OU) may ask you to have an independent diagnostic assessment to establish your specific learning difficulty and eligibility for DSAs. Your university's or college's disability adviser may be able to help you arrange an updated, or new, assessment.

Student Finance England (or your local authority or the OU) cannot meet the costs of diagnosing your disability for establishing your eligibility for DSAs. Ask Student Finance England (or your local authority or the OU) what evidence of your disability they will need before you send in your application. If you need a test to establish your eligibility for DSAs, but cannot afford the fee, you can apply to your university or college for help in meeting the costs through the Access to Learning Fund (see page 21). Your university's or college's disability adviser may be able to help you with this.

6 How do I apply?

The arrangements for applying for student finance are changing from academic year 2009/2010. On page 4 and 5 we explain who you should apply to for DSAs. In this section we explain how to apply.

Full-time undergraduates

If you are applying for student finance in 2009/2010, you will find that the application form asks if you want to apply for DSAs. You can apply online at www.direct.gov.uk/studentfinance or on paper (using form PN1 if you are a new student, or form PR1 if you are a continuing student). You can contact Student Finance England (or your local authority) for advice about the DSAs before you send in your application.

If you have said on the PN1 or PR1 form, or on your online application, that you want to apply for DSAs, Student Finance England (or your local authority) will send you a separate form (form DSA1) for you to provide information about your disability, mental-health condition, or specific learning difficulty.

You can download these forms from our website at www.direct.gov.uk/studentfinance. You can also get copies from Student Finance England (or your local authority) or by phoning our publication line on 0800 731 9133 (textphone: 0800 328 8988). You can get versions in large print, in Braille and on audio tape by phoning our publication line.

Student Finance England (or your local authority) will need evidence of your disability, mental-health condition or specific learning difficulty, as explained in section 5 on page 10. The process of getting DSAs will be made quicker and easier if you can send this evidence with the PN1 or PR1 application form. However, you should not delay sending a filled-in PN1 or PR1 if you don't have evidence available straightaway. You can always send evidence of your disability at a later date. If you apply online, you will have to provide this evidence afterwards.

Once Student Finance England (or your local authority) has confirmed your eligibility for DSAs, they will then ask you to have a DSA needs assessment carried out so that the help you need on your course can be identified and arranged (see section 11 on page 17).



Following your DSA needs assessment, Student Finance England (or your local authority) will let you know the level of help you can have from DSAs. If you are not sure about your entitlement, discuss it with Student Finance England (or your local authority).

Part-time undergraduate students and postgraduate students (but not OU students)

If you are a part-time undergraduate student or a postgraduate student and want to apply for DSAs, you should fill in the DSA application form (form DSA1) and send it to Student Finance England (or your local authority). You can download the form from our website at www.direct.gov.uk/studentfinance. You can also get copies from Student Finance England (or your local authority) or by phoning our publication line on 0800 731 9133 (textphone: 0800 328 8988). You can get versions in large print, in Braille and on audio tape by phoning our publication line.

Undergraduates studying higher-education courses at further-education colleges

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

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

If you do not want to apply for DSAs through your further-education college, Student Finance England (or your local authority) or the Disability Advisor at the university providing the higher-education course will be able to give you advice on how to apply for DSAs.

Open University students

If, when you register for an undergraduate or postgraduate course, you have told the Open University that you have a disability, mental-health condition or specific learning difficulty, the OU's DSA Office will automatically send you all the information you need to apply for DSAs. If, when you register for a course, you do not tell the OU about your disability, mental-health condition or specific learning difficulty, you will have to ask the OU's DSA Office for a DSA application form. You will need to send your filled-in form, and any necessary or relevant documents, back to the Open University's DSA Office (see page 27 for contact details).

7 When do I apply?

Apply as soon as you can before your course starts in order to receive the support you need promptly. You don't have to wait until you have a confirmed place. You can even make your application for student finance, including DSAs, at the same time as your UCAS application. However, you can apply for DSAs at any stage of your course.

8 How will payments be made?

If your application is successful, Student Finance England (or your local authority or the OU) will tell you the amount of help you can have from the DSAs. Student Finance England (which will also act for local authorities) or the OU will make DSA payments either to you, into your bank account, or directly to the supplier of equipment or services.

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

9 Do DSAs depend on my income?

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

10 What do the DSAs cover?

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



However, there is a limit to the amount of help you can get from the DSAs. The rates shown on this page are the maximum you can get. They are meant to support people with a high level of need, so most people will get less than the maximum. If you are a part-time student, you will have to get your university or college to certify your rate of study so that the maximum amount of non-medical helper allowance or general allowance you could get can be worked out.

The rates of allowances for 2009/2010 (2009 for OU students) are as follows.

For full-time undergraduate students

- Specialist equipment allowance up to £5,161 for the whole of your course.
- Non-medical helper allowance up to £20,520 a year.
- General allowance up to £1,724 a year.
- Travel allowance reasonable spending on extra travel costs (see page 17 for details on travel costs).

For part-time undergraduate students

- Specialist equipment allowance up to £5,161 for the whole of your course.
- Non-medical helper allowance as a percentage of the full-time rate, according to the workload of a part-time course, up to £15,390 a year. For example, for a student studying:

50% of a full-time course - up to £10,260 a year; or

60% of a full-time course - up to £12,312 a year.

- General allowance as a
 percentage of the full-time rate in
 the same way as the non-medical
 helper allowance, to a maximum
 of £1,293 a year.
- Travel allowance reasonable spending on extra travel costs (see page 17 for details on travel costs).

For full-time and part-time postgraduate students

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

Specialist equipment allowance

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

Your DSA needs assessor or Student Finance England (or your local authority or the OU) may recommend that you use a particular supplier. These suppliers will normally offer an extended warranty to cover the whole of your course and a very thorough after-sales service.

We expect that they will be able to:

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

The DSA needs assessment report may advise that you get some initial training in using any equipment that is recommended. If training is recommended, you should take this up so that you get the maximum benefit from any equipment you receive. The cost of this training would come from the non-medical helper part of the DSAs.

You should note that if you have a support contract or warranty with the supplier of your equipment, it might not be honoured if a computer you have received fails because you have loaded extra software that has not been recommended in the DSA needs assessment report.

You can apply for the specialist equipment allowance at any time during your course. If you apply for help towards the end of your course, you may still be able to get a new piece of equipment if there is evidence of need, but Student Finance England (or your local authority or the OU) may ask you to consider if there are more economical alternatives to buying equipment. For example, you could rent or hire equipment from a supplier or borrow it from your university or college. Non-IT options, such as human support, may be more effective when only a few weeks of the course are left.



Non-medical helper allowance

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

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

General allowance

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

Travel allowance

If you have to pay extra travel costs to attend your university or college because of your disability, Student Finance England (or your local authority or the OU) may be able to help with them. You will not normally be eligible for help with everyday travel costs which any student would expect to have. Student Finance England (or your local authority or the OU) can give you more advice.

11 How can I find out what I will need?

Student Finance England (or your local authority or the OU) will ask you to have a DSA needs assessment carried out. This is so that your particular needs can be matched with those of your proposed course so that you can get the help that you will need.

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

You should not arrange for a DSA needs assessment without first confirming with Student Finance England (or your local authority or the OU) that they agree for you to do so, and that they approve of your choice of assessment centre. Student Finance England (or your local authority or the OU) will often have their own preferred source (see appendix 1 on page 29).

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

A DSA needs assessment should identify the types of equipment and other support you will need, how much it will cost and where to get it from. However, any support that is recommended will need to be agreed by Student Finance England

(or your local authority or the OU). The report should also identify any training you might need to make best use of the equipment recommended. You can also use the report as supporting evidence in establishing special examination arrangements when you are on your course.

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

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

Once Student Finance England (or your local authority or the OU) has established your eligibility for student finance and you have provided supporting evidence of your disability, mental-health condition or specific learning difficulty from an appropriate specialist, a DSA needs assessment can be arranged well before the start of term, and even before you have a confirmed place at a university or college.

Ask Student Finance England (or your local authority or the OU) for more information. You may then need a top-up assessment when you start your course to make sure that the particular needs you have on your course are met. Students who are already on a course can apply at any time.

13 Can I receive equipment before my course begins?

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

14 What happens to the equipment when my course ends?

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

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

Possibly. Student Finance England (or your local authority or the OU) may have to recover some or all of your DSAs if you withdraw from your course. They should only ask you to return money you have received for support that you have not yet bought or used.

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

If you have not used up all your specialist equipment allowance, the remaining amount will be available for your second course, if you need it. Remember, you may not yet have been given the maximum equipment allowance or you might be able to top it up from the general allowance on your new course. But once you have received the maximum specialist equipment allowance from Student Finance England (or your local authority or the OU), you cannot receive any further specialist equipment allowance. You may still be eligible for the other allowances on your new course.

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

Student Finance England (or your local authority or the OU) may be able to continue making payments of your DSAs if you have to repeat periods of study or you need extended study.

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

If Student Finance England (or your local authority or the OU) turns down your application for DSAs, find out their reasons. If you do not agree with their decision, ask them to review your case.

If you give Student Finance England (or your local authority or the OU) all the information they ask for and meet their deadlines, you have a right to expect a prompt and efficient assessment of your claim. If you are happy with the way Student Finance England (or your local authority or the OU) has dealt with your application (they have been efficient and polite and so on) but feel that the wrong decision has been reached in your case, ask Student Finance England (or your local authority or the OU) to give you information on how to appeal. Your university's or college's disability adviser, Student Services Department or Students' Union may help you with an appeal. If you are unhappy with the way in which you have been dealt with, ask Student Finance England (or your local authority or the OU) to give you details of their system for dealing with complaints.

You can get more information on how to appeal or make a complaint in our main guide for new students about higher-education student finance in 2009/2010. We explain how to get a copy of this guide in the next section.

19 What other financial support is available?

The financial support available is explained in the following publications.

Information about higher education student finance

If you are a new student, get the guide 'A guide to financial support for higher education students 2009/2010 - new full-time students' (reference S/FSHEN/V9).

If you are an existing student, get the guide 'A guide to financial support for higher education students 2009/2010 - existing full-time students' (reference S/FSHER/V9).

Information about student loans Get the guide 'Student Loans - a guide to terms and conditions' (reference S/SLTC/V9).



Information about help for full-time undergraduate students with children or adult dependants Get the guide 'Childcare Grant and other support for full-time student parents in higher education' (reference S/CCGB/V9).

Information about help for part-time undergraduate students Get the guide 'A guide to financial support for part-time students in higher education' (reference S/FSPT/V9).

Information about the conditions for receiving student finance, including DSAs

Get the guide 'Student finance - how you are assessed and paid' (reference S/CHAP4/V9).

You can download these guides from our website at www.direct.gov.uk/studentfinance. You can also get copies by phoning our publication line on 0800 731 9133 (textphone: 0800 328 8988). You can get versions in large print, in Braille and on audio tape by phoning our publication line. All our guides, in whatever format you need, are free of charge.

Access to Learning Fund

The Access to Learning Fund is available through your university or college. It can provide help for students in financial difficulties who may need extra financial support for their course and to stay in higher education.

It can provide financial help to both full-time and part-time students, including postgraduate students.

More specifically, the money from the fund can:

- pay particular course-related and living costs which are not already being met by other grants;
- help students who are in financial difficulty;
- provide emergency payments for an unexpected financial crisis;
 and
- help students who may be thinking about giving up their course because of financial problems.

To apply for support from the Access to Learning Fund, part-time students must generally be on a course of at least 50% of an equivalent full-time course. But disabled students whose disability prevents them from following 50% or more of an equivalent full-time course can also apply for support from the Access to Learning Fund, as long as they are following at least 25% of an equivalent full-time course. And students taking 'taster' modules of at least 12 credits (10% of an equivalent full-time course) who are on low incomes may be able to get help with fees and course-related costs, such as books and travel.

If you are having financial difficulties you may get help in meeting the cost of an assessment for a specific learning difficulty, sometimes called a diagnostic assessment, including travel to and from the assessment centre, through the Access to Learning Fund.

You should contact your university's or college's student services department to find out if you can get help from the Access to Learning Fund.

Benefits

The information given here is general. If you think you may be eligible for any of the following benefits, please contact Jobcentre Plus, your local authority's Housing Benefit section or your university's or college's student advisory service.

Full-time students in higher education are not generally entitled to income-related benefits (those based on your income) unless they fall into one of the groups of people called 'vulnerable groups' by the Department for Work and Pensions (DWP) or one of two other groups of full-time students.

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

If you have a partner who is not a student and they are eligible for any of the income-related benefits, your partner can claim the benefits for both of you. Your income, including your income from certain types of student finance, will be taken into account when your partner's entitlement to any income-related benefit is assessed.

Vulnerable groups	Housing Benefit (including Local Housing Allowance) and Council Tax Benefit (See notes 1 and 2 on the next page.)	Income Support	Jobseeker's Allowance	Income- related Employment and Support Allowance
Lone (single) parents (including lone foster parents)	✓	✓ (See note 3 on page 24.)	✓ (See note 4 on page 24.)	
Disabled people who qualify for Disability Premium or Severe Disability Premium	✓	✓		

Vulnerable groups	Housing Benefit (including Local Housing Allowance) and Council Tax Benefit (See notes 1 and 2 on the next page.)	Income Support	Jobseeker's Allowance	Income- related Employment and Support Allowance
Disabled people who receive Disabled Students' Allowance (a grant paid under the student finance system) because of deafness	✓	✓		
Disabled people who qualify for Disability Living Allowance (from 27 October 2008)				✓ (See note 5 on page 24.)
People aged 60 or over	✓	(See note 5 on page 24.)		
Other full-time students who may be eligible for income-related benefit	Housing Benefit (including Local Housing Allowance) and Council Tax Benefit (See notes 1 and 2 on the next page.)	Income Support	Jobseeker's Allowance	Income- related Employment and Support Allowance
Student couples where one or both have dependent children or are responsible for a young person aged under 20 who is in full-time education below higher-education level		✓ (See note 6 on page 24.)	✓ (See note 6 on page 24.)	
Students 'intercalating' (not returning to their studies yet - see note 7 on the next page) after a period of sickness or caring for someone has come to an end	✓		✓	

- Note 1 full-time students in the groups listed on page 22 and 23 (except 'intercalating' students) can apply for Housing Benefit (including Local Housing Allowance), even if they live in accommodation owned by the university or college.
- **Note 2** most full-time students should not have to pay Council Tax unless they own their own home and have another person living with them and paying them rent.
- Note 3 a lone parent's entitlement to Income Support will depend on the age of their youngest child. It may also be affected by when they started their course. Check with Jobcentre Plus or your university's or college's student advisory service.
- **Note 4** lone parents may claim Jobseeker's Allowance during the summer holiday if they are available for, and looking for, work.
- Note 5 disabled students who qualify for Disability Living Allowance can apply for income-related Employment and Support Allowance (ESA). ESA will replace Incapacity Benefit and Income Support paid because of sickness or disability for new claims made on or after 27 October 2008.
- **Note 6** people aged 60 or over should be getting Pension Credit instead of Income Support.
- Note 7 one of the couple may claim Jobseeker's Allowance during the summer holiday if they are available for, and looking for, work. Or, one of the couple may claim Income Support during the summer holiday if they are in a group that can claim Income Support.
- Note 8 for the purpose of this section 'intercalating' is when a student has suspended his or her studies because of sickness or needing to care for someone but cannot continue the course yet, even though the reason for suspending his or her studies has ended.



How does Jobcentre Plus and my local authority's Housing Benefit section work out what I am eligible for?

In most cases, student finance replaces benefits as the main source of financial support for students, whether they decide to take out a student Maintenance Loan or not. To assess your entitlement to benefits, Jobcentre Plus and your local authority's Housing Benefit section works out your weekly income and compares this with the benefit you would receive each week.

Many students who are eligible for income-related benefits will find their income from student finance is higher than the amount of benefit they would normally receive. This may result in the student receiving reduced benefits or none at all. However, certain types of student finance are not taken into account when working out the amount of benefit a student is entitled to. The table below shows the types of student finance Jobcentre Plus and your local authority's Housing Benefit section take into account when they are working out a student's entitlement to benefit, and the types of student finance they don't take account of.

Student finance which Jobcentre Plus and your local authority's Housing Benefit section counts as part of your income

- Most of any student Maintenance Loan that you are entitled to, even if you choose not to take it out
- Maintenance Grant
- Adult Dependants' Grant
- Payments from the Access to Learning Fund that are meant to help with general living costs (though in some circumstances, all or part of the payment may not be counted)
- Bursaries that are not for costs relating to your course, or childcare

Student finance which Jobcentre Plus and your local authority's Housing Benefit section does not count as part of your income

- Tuition Fee Grant
- Tuition Fee Loan
- Special Support Grant
- Higher Education Grant
- Childcare Grant
- Parents' Learning Allowance
- Disabled Students' Allowances
- Payments from the Access to Learning Fund that are not for general living costs
- Bursaries that are for costs relating to your course, or childcare

If you get other types of student finance, speak to your student adviser at college or university to find out whether they are counted as income when your entitlement to benefits is worked out.

Because the student Maintenance Loan also provides help towards costs related to your course, when working out your weekly income, a fixed amount for spending on books, equipment and travel will not be taken into account. An extra £10 of your weekly income is also not taken into account. For the 2008/2009 academic year, the fixed amounts not counted as income were £380 towards the cost of books and equipment and £295 for travel costs. From August 2009, your university's or college's student advisory service will be able to tell you the amounts for the 2009/2010 academic year. Income Support and income-based Jobseeker's Allowance are benefits paid for adults only. The parts previously paid for children are now covered by the tax credits paid by HM Revenue & Customs. You can get more information from Jobcentre Plus or HM Revenue & Customs.

There is a free and confidential Benefit Enquiry Line for people with disabilities and their carers. The number is 0800 882 200 (textphone: 0800 243 355). You can also contact

Skill: National Bureau for Students with Disabilities,

for information on benefits and studying. You can find contact details for Skill on page 28.

20 Where can I get more information?

Student Finance England

Students living in England can get more information about student finance by visiting our website at www.direct.gov.uk/studentfinance or by phoning Student Finance England on 0845 300 50 90 (textphone: 0845 604 4434) between 8am and 8pm, Monday to Friday, and between 9am to 5.30pm on Saturdays and Sundays.

If your application for 2009/2010 will be dealt with by Student Finance England (see page 4), they can give you detailed advice on the student finance you are likely to be entitled to and the result of the assessment of your application.

Local authorities

If your application for 2009/2010 will be dealt with by your local authority (see page 4), they can give you detailed advice on the student finance you are likely to be entitled to and the result of the assessment of your application.

But you can still get general information about student finance by visiting our website at www.direct.gov.uk/studentfinance or phoning Student Finance England.



Publication line

Students living in England can phone 0800 731 9133 (textphone: 0800 328 8988) to order a copy of any of the guides listed on page 20 and 21. You can also get versions in large print, in Braille and on audio tape by phoning our publication line. All our guides, in whatever format you need, are free of charge.

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

Their addresses are as follows.

For questions about DSAs

The Open University Disabled Students' Allowances Office Hammerwood Gate Kents Hill Milton Keynes MK7 6ZN

Phone: 01908 654 136 Textphone: 01908 659 955

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

Website:

www.open.ac.uk/financialsupport

For questions about other financial support

The Open University
Fees and Financial Support
PO Box 197

Milton Keynes MK7 6BJ Phone: 01908 653 411

E-mail: general-

enquiries@open.ac.uk

Website:

www.open.ac.uk/financialsupport

If you normally live in Wales, you should ask the local authority for the area you normally live in about arrangements for student finance. You can find contact details for local authorities, along with other information about student finance, on the Student Finance Wales website (see below).

- www.studentfinancewales.co.uk (in English)
- www.cyllidmyfyrwyrcymru.co.uk (in Welsh)

Or, you can phone the bilingual Student Finance Wales Customer Support Office on 0845 602 8845 (textphone: 0845 603 1693).

If you normally live in Scotland, you should contact the Student Awards Agency for Scotland to find out about student finance in Scotland. Their address is:

The Student Awards Agency for Scotland 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 ask the Education and Library Board (ELB) for the area you normally live in about arrangements for student finance. You can find contact details for the ELBs, along with other information about student finance, on the Student Finance Northern Ireland website at www.studentfinanceni.co.uk.

Or, you can phone the Student Finance Northern Ireland Customer Support Office on 0845 600 0662 (textphone: 0845 604 4434).

Other useful contacts

Skill: National Bureau for Students with Disabilities

Unit 3, Floor 3
Radisson Court
219 Long Lane
London SE1 4PR
Information Service
(Tuesdays 11.30am to 1.30pm,
Thursdays 1.30pm to 3.30pm)

Phone: 0800 328 5050 Textphone: 0800 068 2422 E-mail: info@skill.org.uk Website: www.skill.org.uk

Skill is a national charity promoting opportunities in further or higher education, training and employment for young people and adults with any kind of disability or long-term medical condition.

Skill has published a number of information booklets on DSAs and higher education for disabled students and students with specific learning difficulties.

For information about organisations which have expertise in your disability or specific learning difficulty, Skill has also published an information booklet 'Organisations Offering Advice or Services to Disabled Students' which gives contact details. The booklets are available on Skill's website at www.skill.org.uk/page.aspx?c=10&p=1 06.

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

Equality and Human Rights Commission (EHRC)

Visit the EHRC website at www.equalityhumanrights.com. Contact details for England, Scotland and Wales are given below and on the next page. You can also make an enquiry by filling in the online enquiry form. If the issue concerns a university or college in Northern Ireland, contact the Equality Commission for Northern Ireland (details on next page).

England

EHRC Helpline
Freepost RRLL-GHUX-CTRX
Arndale House
Arndale Centre
Manchester M4 3EQ
Phone: 0845 604 6610
Textphone: 0845 604 6620
(Lines are open from 9am to 5pm on Mondays, Tuesdays, Thursdays and Fridays, and from 9am to 8pm on Wednesdays.)



Wales

EHRC Helpline Freepost RRLR-UEYB-UYZL 3rd Floor 3 Callaghan Square Cardiff CF10 5BT

Phone: 0845 604 8810 Textphone: 0845 604 8820

(Lines are open from 9am to 5pm on Mondays, Tuesdays, Thursdays and Fridays, and from 9am to 8pm on

Wednesdays.)

Scotland

EHRC Helpline
Freepost RRLL-GYLB-UJTA
The Optima Building
58 Robertson Street
Glasgow G2 8DU
Phone: 0845 604 5510
Textphone: 0845 604 5520
(Lines are open from 9am to 5pm on

Mondays, Tuesdays, Thursdays and Fridays, and from 9am to 8pm on

Wednesdays.)

Equality Commission for Northern Ireland

Equality House 7 - 9 Shaftesbury Square Belfast BT2 7DP

Phone: 028 9089 0890 Textphone: 028 9050 0589

E-mail: information@equalityni.org

Website: www.equalityni.org

National Union of Students (NUS)

2nd Floor Centro 3 19 Mandela Street London NW1 0DU Phone: 0871 221 8221 Textphone: 020 7380 6649 E-mail: nusuk@nus.org.uk

Appendix 1

DSA Quality Assurance Group (DSA-QAG)

Website: www.nusonline.co.uk

The Disabled Students' Allowances **Quality Assurance Group** (DSA-QAG) is a non-profit-making Regulatory Company Limited by Guarantee. DSA-QAG is made up of representatives from local authorities, universities and colleges, DSA assessment centres, DSA equipment suppliers, SKILL and the NUS. It has devised a Quality Assurance Framework (QAF) for assessment centres and equipment suppliers. More information about the work of DSA-QAG including a list of registered and accredited assessment centres and suppliers is available on the website at www.dsa-gag.org.uk. Registered centres and suppliers are those waiting for an initial accreditation audit and which have confirmed that they meet the QAF criteria.

Accredited centres and suppliers are those which have satisfied an audit inspection. We are treating all registered assessment centres as being within the framework and recommend that Student Finance England (or your local authority or the OU) use registered or accredited centres to carry out DSA needs assessments.

Appendix 2

Specific Learning Difficulties (SpLDs) Working Group and SpLD Assessment Standards Committee

The Specific Learning Difficulties

Working Group was set up in 2003 to review the arrangements for identifying and assessing specific learning difficulties in higher-education students. The group was asked to produce a report recommending a framework to guarantee the quality of assessments which diagnose specific learning difficulties. The final report is published on our website at www.dcsf.gov.uk/studentsupport /dsa__1.shtml. (Please note the double underscore in the website address.)

The report's recommendations are being introduced over a three-year period. The schedule on the next page shows dates for introducing specific parts of the framework described in the report.

The SpLD Assessment Standards Committee (SASC) is taking a lead in introducing a number of the report's recommendations. Members of the committee represent organisations with roles in promoting standards in SpLD assessment, support and teacher training in the UK. A sub-committee of SASC regularly reviews the list of suitable tests contained in the report and consider new tests that could be included. This sub-committee is the SpLD Test Evaluation Committee (STEC). There is more information about SASC and STEC on the website at www.sasc.org.uk.



Assessments carried out before September 2006

 Local authorities accept assessments, called diagnostic assessments, from psychologists and suitably qualified specialist teachers. Specialist teachers who assess dyslexia should hold AMBDA (Associate Membership of the British Dyslexia Association) or a qualification from an advanced training course which assesses adults for dyslexia and is recognised by the British Dyslexia Association's (BDA) Accreditation Board.

Assessments carried out between September 2006 and August 2007

- Local authorities accept diagnostic assessments from psychologists and suitably qualified specialist teachers.
- Diagnostic reports use the report format recommended in the Specific Learning Difficulties Working Group's guidelines.
- Diagnostic reports use tests recommended in the Specific Learning Difficulties Working Group's guidelines or those added by the SpLD Test Evaluation Committee.

Assessments carried out between September 2007 and August 2008

- Local authorities accept diagnostic reports from psychologists and specialist teachers. Specialist teachers must hold a current practising certificate for assessing specific learning difficulties, issued by their relevant professional association (for example, the Professional Association of Teachers of Students with Specific Learning Difficulties (PATOSS) or Dyslexia Action). Psychologists must hold a current practising certificate issued by their relevant professional association (for example, the British Psychological Society).
- Diagnostic reports use the report format recommended in the Specific Learning Difficulties Working Group's guidelines.
- Diagnostic reports use tests recommended in the Specific Learning Difficulties Working Group's guidelines or those added by the SpLD Test Evaluation Committee.

Assessments carried out from September 2008

- Procedures as from September 2007 above plus the following.
- All training for assessing specific learning difficulties to incorporate the Specific Learning Difficulties Working Group's guidelines.

Appendix 3

Support from other organisations NHS students

This guide is not intended for students who are eligible for an NHS bursary. Disabled Students' Allowances (DSAs) are available as part of the NHS Bursary Scheme, for which NHS bursary degree and diploma students may be eligible. (If you are a medical or dental student who started your course in 2005, you will become eligible for an NHS bursary in September 2009.)

You can get more information about the NHS Bursary Scheme, and the DSAs this offers, in the Department of Health's guide 'Financial Help for Health Care Students'. You can get a copy of the booklet online at www.nhsstudentgrants.co.uk. Or, you can phone the NHS Student Bursaries helpline on 0845 358 6655.

NHS secondees

Health-care students who are employed by NHS trusts and seconded (transferred temporarily) onto health-care courses are not eligible for NHS bursaries and so cannot receive NHS DSAs. These students, who continue to receive their salary and have their tuition fees paid by the NHS, can receive DSA support from Student Finance England (or their local authority or the OU) if they meet the usual conditions.

Postgraduates funded by research councils

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

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

If you want to apply for DSAs from the research councils you should speak to the disability adviser at the research council or at your university or college. They will be able to offer information and help.



Bursaries for students studying an approved postgraduate social-work course

The NHS Business Services
Authority's (NHSBSA) bursary
for students on postgraduate
social-work courses is available
to graduates (or those with an
equivalent qualification recognised
by universities) studying an
approved college-based full-time or
part-time postgraduate social-work
course.

There are allowances within the postgraduate social-work bursary to support students with disabilities. For more information on the full-time postgraduate social-work bursary, visit the NHSBSA website at http://www.ppa.org.uk/ppa/postgrad bursary.htm.

Support for a postgraduate course from your university or college

If your university or college provides support equivalent to DSAs for postgraduate courses, you will not be able to get a postgraduate DSA from Student Finance England (or your local authority or the OU). You should **not** include any payment you will receive from your university's or college's Access to Learning Fund.

Index

A Access to Learning	L Loans 8, 20, 25, 26
Fund 11, 21-22, 25	Local authorities 4, 26
Applying for DSAs 12-14	N National Union of Students 20, 29
Full-time undergraduate	Needs
students 12, 13	assessment 10, 12, 14, 16-18, 29
Part-time undergraduate students	NHS Bursary 5, 7, 32
and postgraduate students 13	NHS Business Services
Open University students 14	Authority (NHSBSA) 5, 7, 33
Assessment, DSA needs 10, 12, 14, 16-18, 29	Non-medical helper
	allowance 15-17
Assessment centres 17, 29	Northern Ireland 5, 28-29
B Benefits 22-26	NUS 20, 29
Buying specialist equipment 14, 16, 19	Open University students 5, 7, 14, 27
	Other financial support 20-26, 32-33
' '	P Part-time students 5-6, 13, 15, 21
Contacts 26-29	Personal eligibility 6-7, 21
D Disability adviser 6, 8-11, 18, 20, 32	Postgraduate
Disability Discrimination Act (DDA) 8-9	students 5, 7, 13, 15, 19, 32-33
Distance Learning 5-7	Previous study 8
Dyslexia 10-11, 17	Publication Line 6, 12, 21, 27
	Q Quality Assurance Group (QAG) 29
7 - 1 - 1	R Rates of DSAs 15
E Eligibility (general) 6-8, 10-11	Research councils 5, 7, 32
Full-time and part-time undergraduate students 6, 32	S Scotland 5, 27, 29
Postgraduate students 7, 32-33	Skill: National Bureau for
Open University students 7	Students with Disabilities 9, 26, 28
Equality and Human Rights	Social-work bursary 5, 7, 33
Commission (EHRC) 9, 28-29	Specialist equipment
Equality Commission for	allowance 15-16, 19
Northern Ireland 29	Specific Learning
Evidence of Disability 11-12	difficulties 10-11, 17, 22, 30-31
Exam arrangements 10, 18	Student Finance England 4-5, 26
F Full-time students 5-6, 12-13, 15, 20	Student Loans Company (SLC) 4
G General allowance 15, 17-19	T Travel Allowance 15, 17
H Housing Benefit 22-26	U Undergraduates 5-6 12-13, 15
Insurance 16	V Vulnerable groups 22-23
	W Wales 5, 27, 29

student finance england



You can get more copies of this booklet by calling our publication line on 0800 731 9133 quoting reference S/BTGB/V9. There is a textphone service on 0800 328 8988.

You can also get this booklet in large print, in Braille and on audio tape, free of charge, by phoning our publication line.

The guide is also available on our website at www.direct.gov.uk/studentfinance.

December 2008

ISBN: 978-0-9560348-2-3



