

Student Cash

**A directory of learner
funding sources**

**By
Dr Catherine Dawson**



Fourth Edition

**STUDENT CASH:
A DIRECTORY OF LEARNER
FUNDING SOURCES**

By

Dr Catherine Dawson

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9. 16 - 19 BURSARY FUND (ENGLAND)

Type of scheme

This scheme is available in England to help students aged 16 to 19 pay for their further education studies or training (including unpaid apprenticeships). The bursary scheme is administered by colleges and training providers (or schools: see Chapter 5). Eligibility criteria and bursary amounts are determined by learning providers and can be linked to behaviour and attendance, in addition to family income.

Amount of money

The maximum amount of £1,200 is available for students from certain vulnerable groups (this is called the Vulnerable Student Bursary). Vulnerable groups include:

- young people in care;
- care-leavers;
- young people in receipt of Income Support or Universal Credit in their name;
- disabled young people receiving Employment Support Allowance and either Disability Living Allowance or Personal Independence Payment.

Other students may be able to receive smaller amounts at the discretion of their college if they are struggling financially (this is called the Discretionary Bursary). Bursary amounts are determined by learning providers and vary, depending on available funds.

Bursaries can be paid in full or in instalments, straight into the young person's bank account. Or they can be paid in cash or by cheque. Some colleges provide travel passes, free meals or free books, instead of money. Also, some colleges provide one-off payments to cover study trips or travel to university interviews. Contact the college student services or bursary officer for more information.

Eligibility criteria

You must be aged 16 to 19 and studying full-time at a college in England (on a course of at least 30 weeks). Students from vulnerable groups qualify automatically for funding, whereas other students need to meet the criteria set by individual colleges. Most colleges try to provide funds for students from low income households and/or those facing serious financial hardship. You will need to have a good attendance record to receive payments.

Application procedure

Obtain an application form from your college. Try to do this before the start of term so that you can receive your bursary when you begin your studies. Most colleges ask for supporting documents, such as evidence of your low income. You may also be required to demonstrate how the funds will help your financial situation.

Further information

Contact your college direct to find out what funds are available through this scheme and to find out whether you qualify for financial help. General information about this bursary fund can be obtained from www.gov.uk/1619-bursary-fund.

46. STUDENT LOAN FOR MAINTENANCE

Type of scheme

All UK students intending to study on a full-time course at a higher education institution in the United Kingdom can apply for a student loan for maintenance. This loan is intended to cover costs such as living expenses, course materials, accommodation and travel.

Amount of money

The amount of maintenance loan that you can receive depends on your household income, where you live, when you start your course, the year of study and the amount of maintenance grant that you receive (maintenance grants and the Special Support Grant for students in England are to be replaced with maintenance loans from 2016/17: this is reflected in the higher loan rates for England, listed below).

England:

In England the maximum maintenance loan available in 2016/17 is:

- £10,702 for students living away from home and studying in London;
- £8,200 for students living away from home and studying outside London;
- £6,904 for students living at home;
- £9,391 for students living and studying abroad for at least one term as part of their course;
- £9,347 for students who qualify for certain benefits studying away from home outside London and £11,671 for those in London (this replaces the Special Support Grant: see Chapter 43). Students over the age of 60 who qualified for the Special Support Grant will receive a maintenance loan of £3,469.

Wales:

In Wales the maximum maintenance loan available in 2016/17 is:

- £8,662 for students living away from home and studying in London;
- £6,183 for students living away from home and studying outside London;
- £4,786 for students living at home;
- £7,372 for students living and studying abroad for at least one term as part of their course.

Scotland:

In Scotland the maximum maintenance loan available in 2016/17 is:

- £5,750 for dependent students;
- £6,750 for independent students.

Northern Ireland:

In Northern Ireland the maximum maintenance loan available in 2016/17 is:

- £6,780 for students living in their own home and studying in London;
- £4,840 for students living in their own home and studying outside London;
- £3,750 for students living with their parents;
- £5,770 for students studying overseas.

Eligibility criteria

Students applying for full-time undergraduate courses, sandwich courses and part-time initial teacher training courses are eligible to apply. Anyone under 60 can apply for a student loan for maintenance if they meet the residence requirements (this age limit has been raised recently from 55 to 60 in Scotland). Students over the age of 60 who qualified for the Special Support Grant in England can apply for a reduced maintenance loan.

You must be studying on a qualifying course at an eligible institution and this course must be your first higher education qualification (even if your previous course was self-funded).

Application procedure

You will need to indicate that you are interested in applying for a loan when you apply for student financial support. Application forms can be obtained from the relevant student finance website (details below). Forms should be completed and returned by the stated deadline if you wish to receive your first loan instalment at the beginning of term.

Further information

More information about student loans can be obtained from the relevant student finance website:

England: www.gov.uk/student-finance

Wales: www.studentfinancewales.co.uk

Scotland: www.saas.gov.uk

Northern Ireland: www.studentfinancenir.co.uk

Detailed information about repaying your loan can be obtained from www.studentloanrepayment.co.uk.

84. FUNDING FOR ADULT RESIDENTIAL COURSES

Type of scheme

There are a number of UK colleges that specialise in providing residential courses for adult learners who do not have very many qualifications. Some of these are short courses, perhaps over a weekend or for three or four days during the week, whereas others are long courses of up to one year of full-time study. The colleges provide a residential environment in which students can learn together, support each other and share experiences.

Short courses are available in a wide variety of subjects, such as ICT, history, literature, psychology, childcare, counselling, studying society, employability skills, improving your study skills and a variety of courses for personal development. Long courses tend to cover the humanities, social sciences and sciences. These colleges may also offer an Access to Higher Education Diploma Course (access course). This is used as preparation for university for adults who do not have any formal qualifications. More information about access courses can be obtained from www.accesstohe.ac.uk.

If you wish to study at one of these residential colleges on any of the courses described above, there are various funding schemes available to help you meet costs associated with tuition, accommodation and childcare.

Amount of money

If you intend to enrol on a short course and you are on certain benefits the college might waive the fees for you. Also, if your main learning is in Skills for Life, you may not have to pay any fees. Contact the college direct for more information.

If you intend to study on a long course and you are aged between 19 and 23, tuition may be free if you do not already have a full Level 3 qualification (contact your chosen college direct to find out whether you are eligible for free tuition). If you are 19 or over and studying on a course at Level 3, 4, 5 or 6 you may be able to apply for an Advanced Learner Loan to help you pay your fees (see Chapter 86). If you study on an access course, and you go on to a university course, you will not need to pay back your loan. All other students will begin to repay their loan once they are earning over £21,000 a year.

If you are a residential student, and you qualify, you will not have to pay for your accommodation and meals. Also, you will receive help towards childcare costs and may qualify for an additional living allowance. Non-residential students who qualify will be given a free lunch, a living allowance and help with childcare costs.

Students who qualify for the Advanced Learner Loan may also receive an additional bursary on top of their loan and living allowance from the college (see Chapter 87). Applications are made direct to the college and how much you get depends on your circumstances and available funds.

Eligibility criteria

Eligibility criteria depend on the course and funding scheme. In general, you will need to meet the residency requirements and the age requirements. In most cases, you will not receive funding if you already have a qualification at Level 3 or above.

Application procedure

You will be assessed automatically for financial help with tuition fees, meals and residential costs when you have completed the college application form and been offered a place on a course. You may have to provide supporting documentation that provides evidence of benefit payments or low income. Contact the college student support services or bursary officer for more information and advice.

Information about how to apply for an Advanced Learner Loan is provided in Chapter 86 and more information about applying for the Advanced Learner Loan Bursary is provided in Chapter 87.

Further information

Contact your chosen college direct for more information about loans and bursaries, as schemes vary. You can find contact details of adult residential colleges by visiting www.leisurecourses.net/welcome-arca.

More information about the Advanced Learner Loan and Bursary can be obtained from www.gov.uk/advanced-learning-loans/overview.