

6. GOVERNMENT FINANCIAL SUPPORT FOR HIGHER EDUCATION (ENGLAND AND WALES)

What government support is available for study at higher education level?

As a dependent student without children there are several types of government financial support available to you.

- **Student loans** - all full-time students in higher education can apply for a student loan. This includes a loan for maintenance and a loan for tuition fees. See Chapter 15 for more information about student loans and Chapter 30 for more information about tuition fees.
- **Maintenance grant (England)** - a maintenance grant of up to £2,906 is available for students from low income families (2009/10 figures). The full maintenance grant is available for students with a household income of up to £25,000. If your household income is between £25,000 and £50,020 you will receive a partial maintenance grant, on a sliding scale. No grant is available for students with a household income above £50,020.
- **Assembly Learning Grant (Wales)** - in Wales you can apply for a grant of up to £2,906 if your income is below £39,329 (2009/10 figures). Your permanent home must be in Wales but you may be entitled to receive the grant if you study elsewhere in the United Kingdom. Applications are made through your LA or Student Finance Wales (see below).
- **Special Support Grant** - a Special Support Grant is available for students who are eligible to receive Income Support or other means-tested benefits. Eligibility assessment and payment procedures for this grant are the same as they are for the maintenance grant/Assembly Learning Grant. Students who are in receipt of the maintenance grant or Assembly Learning Grant will not be eligible for the Special Support Grant.
- **Access to Learning Fund (England)** - this fund is available for both full-time and part-time students to help with course-related costs such as books, equipment, childcare and general living costs. Each applicant is assessed individually by your college or university: you may be required to show evidence of your income when you make an application. Payments will usually be made as one-off grants. There is no automatic entitlement to money from these funds.
- **Financial Contingency Fund (Wales)** - this fund is for students studying in Wales and is administered by the college or university. It is similar to the Access to Learning Fund in England, described above.
- **The Fee Grant (Wales)** - a Fee Grant is available for students who normally live in Wales who choose to study at a higher education institution in Wales. In 2009/10 the grant will be worth £1,940 and is paid irrespective of family income, direct to the university or college. Welsh students who choose to study in other parts of the United Kingdom will not be entitled to the Fee Grant but may be able to apply for a loan to cover fees. This grant is also available for non-UK EU/EEA students who choose to study in Wales. However, consultation is underway to redirect this money elsewhere, so this grant may not be available in 2010/11.

- **University Bursaries** - all universities in England and Wales are providing bursaries and/or scholarships for students from low income families. Bursary schemes vary so contact the university in which you are interested for more information. Comparative tables of university bursary schemes are provided in another of my books: *University Tuition Fees and Bursary Schemes, 2009/10*. Visit www.studentcash.org.uk for more information.

What higher education courses are eligible for student support?

The following *full-time* courses are eligible for student support if they take place in a UK institution:

- Higher National Diploma (HND);
- Higher National Certificate (HNC);
- Foundation degree;
- Undergraduate degree – BA, BSc, BEd;
- Diploma in Higher Education (DipHE);
- Postgraduate Certificate in Education (PGCE) or other postgraduate courses of initial teacher training leading to the award of qualified teacher status or a specified equivalent qualification;
- NVQ level 4 where this is awarded along with a first degree, DipHE or HND.

I intend to study part-time. What financial support is available?

In England there is a government fee grant of up to £1,210 for part-time students who are studying at a rate of 50% or more of a full-time equivalent course. The amount a student will receive is based on family income and is linked to the intensity of study at the following levels:

<i>Intensity of study</i>	<i>Maximum fee grant</i>
50 – 59% of an equivalent full-time course	£805
60 – 74% of an equivalent full-time course	£970
75%+ of an equivalent full-time course	£1,210

Part-time students in England can also receive a grant of up to £260, based on household income, to help with course-related costs.

A similar scheme operates for part-time students in Wales, although figures may differ slightly. Welsh students may also be able to apply for a top-up grant from the Assembly Government.

How do I apply for government financial support?

If you live in England you can apply for your financial support through a new service: Student Finance England. Using this service you can apply for grants, bursaries, student loans and other types of financial support. An online calculator will help you to work out how much financial support you could receive and view information about the amount and number of bursaries available at your chosen university. More information about this new application procedure can be obtained from www.studentfinanceengland.co.uk. Students in Wales can make their application through Student Finance Wales: www.studentfinancewales.co.uk.

When should I apply for government financial support?

You must apply for financial support as soon as you have received an offer of a place at university. You can usually apply for financial support from March onwards before your course starts and all forms must be returned by the stated deadline. Late applications may result in late payments. If you apply online, all deadlines will be stated clearly on the Student Finance England or Student Finance Wales websites. When filling in your form you must not opt out of sharing your information, as your university will need this information to assess your eligibility for a university bursary (see below).

How do I apply for the Access to Learning Fund or Financial Contingency Fund?

Once you have taken up your place with your chosen learning provider contact the *student service* or *welfare department* as soon as possible to find out about additional hardship funds. Your students' union or *university welfare officer* will be able to offer you further advice. If you are intending to apply for funding from hardship funds while at university you must show that you have applied for the full student loan.

How do I apply for a university bursary?

In most cases you will be able to apply for your university bursary when you make your application for government financial support. However, you must make sure that you do not opt out of sharing your information as your chosen university will need this information to assess your entitlement to a bursary. Some universities will require you to complete an additional application form, and this will be sent to you when you are offered a place or it can be downloaded from the university website.

Where can I find more information?

Information about government grants can be obtained from the *student support office* of your Local Authority. The telephone number will be in your local telephone book or can be obtained from the government information website (www.direct.gov.uk). Ask for an application form and a copy of *A Guide to Financial Support for Higher Education Students in 2009/10*. Alternatively, the guide can be downloaded from the government information website.

If you live in England, more information about all aspects of student finance can be obtained from www.studentfinanceengland.co.uk. If you are a Welsh student more information can be obtained from www.studentfinancewales.co.uk and from www.elwa.ac.uk.