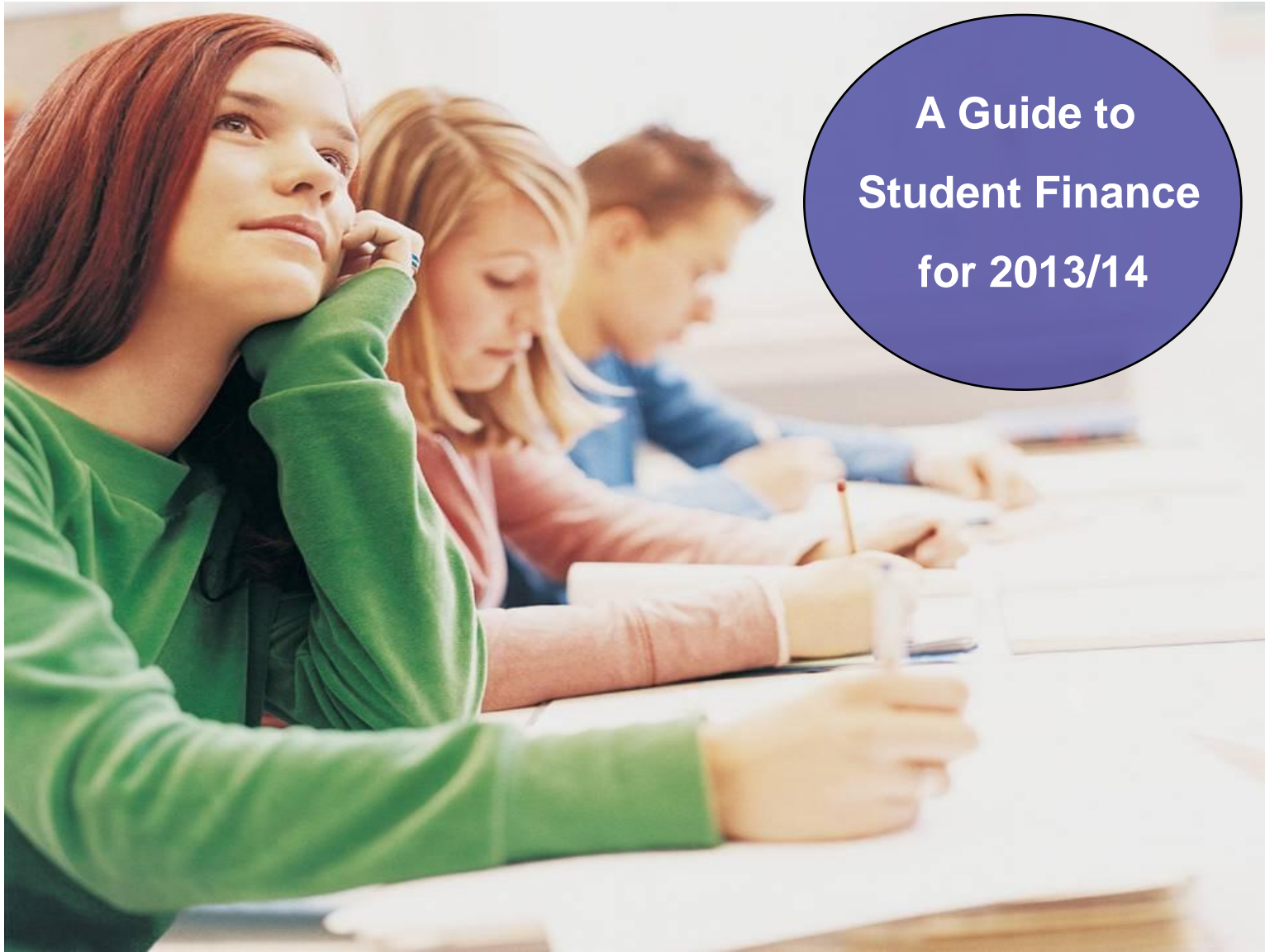




Llywodraeth Cymru  
Welsh Government

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# A Guide to Student Finance for 2013/14



student finance **wales**  
cyllid myfyrwyr **cymru**



# What's in this presentation?

- **Student Support available**
- **Application Process**
- **Assessment Procedure**
- **What happens next?**
- **Useful contact information**

# STUDENT FINANCE AVAILABLE 2013/2014

The main sources of finance available are;

- ⇒ **Assembly Learning Grant**
- ⇒ **Maintenance Loan**
- ⇒ **Tuition Fee Support**



# ASSEMBLY LEARNING GRANT

The maximum payable for 2013/14 is **£5,161**

- ⇒ To assist with living costs
- ⇒ You do not repay the Grant if you attend for the whole year
- ⇒ The amount payable is dependent on Household Income

HOUSEHOLD INCOME	ALG PAYABLE
BELOW £18,370	£5,161
£25,000	£3,347
£34,000	£1,142
£40,000	£734
ABOVE £50,020	NIL

# MAINTENANCE LOAN

- ⇒ To assist with students living costs.
- ⇒ Part-dependent on Household Income
- ⇒ Depends on living arrangements whilst studying
- ⇒ Depends on the amount of **Assembly Learning Grant** awarded
- ⇒ Repayable – after you have finished your course
- ⇒ Details on the repayment procedure can be found on the following website: [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)

LOAN RATE	MAXIMUM LOAN	MINIMUM LOAN AVAILABLE IF ELIGIBLE FOR FULL ALG
PARENTAL HOME	£3,987	£1412
ELSEWHERE	£5150	£2575
LONDON	£7215	£4640

# **Table showing Student Support available for 2013/14**

<b>HOUSEHOLD INCOME</b>	<b>HOUSEHOLD CONTRIBUTION</b>	<b>ALG PAYABLE</b>	<b>LOAN PAYABLE (LONDON)</b>	<b>LOAN PAYABLE (ELSEWHERE)</b>	<b>LOAN PAYABLE (PARENTAL HOME)</b>
<b>£18,370</b>	<b>£0</b>	<b>£5,161</b>	<b>£4640</b>	<b>£2575</b>	<b>£1412</b>
<b>£25,000</b>	<b>£0</b>	<b>£3347</b>	<b>£5542</b>	<b>£3477</b>	<b>£2314</b>
<b>£30,000</b>	<b>£0</b>	<b>£2099</b>	<b>£6166</b>	<b>£4101</b>	<b>£2938</b>
<b>£34,000</b>	<b>£0</b>	<b>£1,142</b>	<b>£6644</b>	<b>£4579</b>	<b>£3416</b>
<b>£40,000</b>	<b>£0</b>	<b>£734</b>	<b>£6848</b>	<b>£4783</b>	<b>£3620</b>
<b>£45,000</b>	<b>£0</b>	<b>£393</b>	<b>£7019</b>	<b>£4954</b>	<b>£3791</b>
<b>£50,020</b>	<b>£0</b>	<b>£50</b>	<b>£7190</b>	<b>£5125</b>	<b>£3962</b>

## NON MEANS-TESTED SUPPORT ONLY

Where the **Household income** is above certain levels, an application should be made for **Non Means-Tested Support Only**. In these cases, it is only the student who has to complete the application form

The income levels negating to **Non Means-Tested Support** depend on the applicable rate of **Maintenance Loan**

The table below shows the relevant figures;

MAINTENANCE LOAN RATE	HOUSEHOLD INCOME FIGURE	NON MEANS-TESTED LOAN PAYABLE
PARENTAL HOME	£55,368.00	£2,990.00
ELSEWHERE	£56,708.00	£3,863.00
LONDON	£59,088.00	£5412.00

# TUITION FEE SUPPORT

- ⇒ **HE Institutions** allowed to charge up to **£9,000** for 2013/14
- ⇒ **Tuition Fee Loan** available to cover the cost of the first **£3,575**
- ⇒ If the student does not wish to take out a **Tuition Fee Loan** they will be expected to self-fund the first **£3,575** tuition fees
- ⇒ **Tuition Fee Grant** of up to **£5,425** to cover the remainder of the tuition fees (£3,575 to £9,000)
- ⇒ Not dependant on household income or studying in **Wales**
- ⇒ Students have to apply for student finance each year to remain eligible
- ⇒ Paid directly to the **HE Institution** by the **Student Loans Company**
- ⇒ Tuition Fee Grant is non-repayable
- ⇒ Tuition Fee Loan repayable – after you have finished your course
- ⇒ Details on the repayment procedure can be found on the following website:  
[www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)



# Tuition Fee Scenarios

## Scenario 1

James is going to a University charging **£9,000** tuition fees for 2013/14

He can apply for a Tuition Fee Loan for the first **£3,575**

He will be entitled to a Tuition Fee Grant to cover the remaining **£5,425**

## Scenario 2

Holly is going to University charging **£3,000** tuition fees for 2013/14

She can apply for a Tuition Fee Loan for **£3,000**

There is no Tuition Fee Grant payable as the Fees do not exceed **£3,575**

## Scenario 3

Alex is going to University charging **£5,000** tuition fees for 2013/14

He can apply for a Tuition Fee Loan for the first **£3,575**

He will be entitled to a Tuition Fee Grant to cover the remaining **£1,425**

**PLEASE REMEMBER YOU HAVE TO APPLY EVERY YEAR TO RECEIVE THE TUITION FEE GRANT**

# NHS & UNIVERSITY BURSARIES

- Courses allied to some health professions can attract NHS bursary support
- Tuition fee and maintenance grants are usually provided via the Welsh NHS Student Grants unit – 02920 196167
- The NHS tuition fee grant is not based on an income assessment. The first £1000 of maintenance grant is also non-income assessed but the remainder (up to £4614) is dependant on income
- In addition, NHS funded students can access a reduced rate student maintenance loan from Student Finance Wales
- The maintenance loan is not dependant on an income assessment
- Additional bursaries available direct from HEI based on various criteria. Contact HEI student services for more information

# Specific Grants

There is extra help available for you if you have special circumstances such as:

- A Disability
- Children
- Adult Dependents



# DISABLED STUDENTS' ALLOWANCES

⇒ To pay the extra costs students may have as a direct result of any proven disability, mental health condition or specific learning difficulty

⇒ Not dependent on Household Income

⇒ Apply using a **DSA1** application form

⇒ **DSA1** application form and the booklet '**Bridging the Gap: a guide to the Disabled Students' Allowances in Higher Education in 2013/14**' can be found on the **Student Finance Wales** website

The table below shows the additional funding available;

<b>Specialist Equipment Allowance</b>	<b>Up to £5,332.00 for the Whole Course</b>
<b>Non-Medical Helper's Allowance</b>	<b>Up to £21,181.00 a year</b>
<b>General Allowance</b>	<b>Up to £1,785.00 a year</b>

# Dependants

## Children

- Parental Learning Allowance

£1,557

- Child Care Grant

85%

## Adult

- Adult Dependant Grant

£2,732

# APPLICATION PROCESS

All students who live in Wales apply to **Student Finance Wales** regardless of their place of study

**Student Finance Wales** is a joint partnership run by the **Welsh Government**, **Student Loans Company** and the **Welsh Local Authorities**

**Student Finance Wales** website: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

On the website, Students can;

- View information on all aspects of student finance,
- Calculate their entitlement using the on-line calculator,
- Make an on-line application for student finance,
- Log in to 'My Account' and maintain/ amend their records,
- View and Print off correspondence

Look for  
Student  
Finance  
Wales on



Students will be able to apply on-line for the 2013/14 academic year from the **4<sup>th</sup> February 2013**

The closing date to apply/ send the relevant evidence to the **Local Authority** is the **19<sup>th</sup> April 2013**

## ON-LINE APPLICATION PROCEDURE - STUDENT

Student enters their details onto the **Student Finance Wales** website – Students who have applied to the **EMA Wales** scheme should use their **EMA Wales Customer Reference Number (CRN)**

Students who have not applied for the **EMA Wales scheme** will be allocated a **Customer Reference Number** and asked to create a **Secret Answer Password** - these are required to log onto their **Student Finance Wales** account and for verification when ringing the Customer Support Office

Students then asked to enter various information such as address/ contact details and course/college details. There is a direct link to the **UCAS** website, where students can log in to their **UCAS** account and drag their first choice course/college details into the **Student Finance Wales** website

Once the on-line process has been completed, the student is then asked to print off an evidence summary sheet. This shows the evidence the student needs to submit to the **Local Authority** to support the on-line application

# Evidence Required

Student would then submit their evidence e.g. **Passport** or **Birth Certificate with Identity Confirmation Form** to their **Local Authority** Via their One Stop Shop or our school drop in sessions. The dates for these sessions are as follows:

Monmouth Comprehensive	Tuesday 12 <sup>th</sup> March 2013
King Henry VIII	Wednesday 13 <sup>th</sup> March 2013
Caldicot School	Thursday 14 <sup>th</sup> March 2013
Chepstow Comprehensive	Thursday 21 <sup>st</sup> March 2013



## **ON-LINE APPLICATION PROCEDURE – Household Income**

Students then decide whether or not to apply for means-tested student finance based on the relevant Household Income

Students then indicate the Sponsor or Sponsors whose income will be required to form the basis of calculating the means-tested student finance

Sponsors can then either submit their details on-line (recommended) or download and complete paper **PFF1** forms

Sponsors who apply on-line will be asked to print off an evidence summary sheet. This shows the evidence of income the sponsors need to submit to the **Local Authority** to support the on-line application

Sponsors who opt to complete **PFF1** Forms will need to complete the forms and also submit the relevant evidence of income to support the student's on-line application

### **Evidence Required**

The completed **PFF1** forms/ certification of income for the **2011/12** tax year should be submitted to the **Local Authority** by the **19<sup>th</sup> April 2013** again via the One Stop Shop or at the drop in sessions.

# ON-LINE APPLICATION PROCEDURE...Cont...

After the **Local Authority** assess the application, **Student Finance Wales** will send the student their **Notification of Entitlement Letter** including the **On-line Declaration Form** – this can take up to three weeks through the post

Students can log in to their **Student Finance Wales** account and print their **Notification of Entitlement Letter** including the **On-line Declaration Form**

The **On-line Declaration Form** should be signed and returned to the **Student Loans Company** at the address provided – **not** the Local Authority

The **Notification of Entitlement Letter** should be taken to the HEI to enable them to confirm the student's attendance with the **Student Loans Company**

No payments will be made until the **Student Loans Company** receive the **On-line Declaration Form** and confirmation of attendance from HEI

**Don't forget you have to apply every year of your course for Student Finance** – Students are contacted directly to inform them when the renewal application cycle will begin – the relevant date will appear on the **Student Finance Wales** website

# NOTIFICATION OF ENTITLEMENT LETTER

**Notification of Entitlement** sent to the Student by **Student Finance Wales** after the **Local Authority** have processed the application

Students can download the **Notification of Entitlement Letter** from their account on the **Student Finance Wales** website

The letter shows;

- ⇒ Entitlement to **ASSEMBLY LEARNING GRANT**
- ⇒ Entitlement to **MAINTENANCE LOAN**
- ⇒ Entitlement to **TUITION FEE SUPPORT**
- ⇒ If there is any **HOUSEHOLD CONTRIBUTION** expected
- ⇒ Proposed dates for THREE payments of living costs support
- ⇒ The HE INSTITUTION and COURSE details

The **On-line Declaration Form** will also be included with the **Notification of Entitlement Letter** – Please remember to sign and return the **Declaration Form** to the **Student Loans Company** straight away

# NOTIFICATION OF ENTITLEMENT LETTER cont...

- ⇒ Take to the HEI on enrolment day
- ⇒ Shows the HEI who will be paying the **Tuition Fees**
- ⇒ HEI confirm attendance with **Student Loans Company**
- ⇒ This generates payment of the **first** instalment directly into the Student's Bank Account
- ⇒ Usually within **three** working days – text message sent to student to confirm when payment will be made
- ⇒ Second and third installments are paid automatically into the Student's Bank Account
- ⇒ Remember - your HEI will need to see the Notification of Entitlement Letter for every academic year of your course in order for you to receive your student finance
- ⇒ Remember - Update your on-line Student Finance account if you change your Bank Account or Mobile Phone Number etc

# The Most Common Errors made with the PN1 Application...

- Student / Sponsor(s) not **signing** the relevant **Declarations**.
- Students **not** enclosing a completed **Birth Certificate/ Identity Confirmation Form** when submitting their **Birth Certificate as identification**.
- Sponsors not entering every question with an **amount**, **'None'** or **'N/A'** when completing their financial details
- Sponsors submitting **Child Tax / Working Families Tax Credit** award notices to confirm employment income etc. This is not acceptable.
- Sponsors submitting certification of their income for the **wrong** financial year .

## Remember...

- ☑ Student applies on-line at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk) from **4th February 2013** – don't forget if you are currently receiving EMA use the same Customer Reference Number!
- ☑ Student submits eligibility evidence to **Local Authority** i.e. Passport – Please note: Local Authority usually arrange a date with the school to visit and verify the eligibility evidence to save sending the evidence through the post
- ☑ Sponsor submits household income details on-line or through **PFF1** Forms – Evidence of income for **2011/12 tax year/ PFF1** Forms need to be submitted to **Local Authority**
- ☑ Closing date for receipt of applications/ evidence is **19<sup>th</sup> April 2013**
- ☑ **Local Authority** then match evidence/ forms to on-line application and complete the assessment procedure
- ☑ Notification of Entitlement/ On-line Declaration sent to the student
- ☑ Student signs and returns the On-line Declaration to the **Student Loans Company**
- ☑ Student takes the Notification of Entitlement to the HEI when enrolling
- ☑ Payment of first instalment of living cost support paid to student usually within three working days – if you provide your mobile phone number – **SLC** will send you a text informing you when your payment will be made
- ☑ Payments of second and third instalments of living cost support paid automatically
- ☑ Remember to reapply for student finance for second & subsequent years of course

# What Happens Next?

- Drop-in sessions

- Monmouth Comprehensive - Tuesday 12<sup>th</sup> March 2013
- King Henry VIII - Wednesday 13<sup>th</sup> March 2013
- Caldicot School - Thursday 14<sup>th</sup> March 2013
- Chepstow Comprehensive - Thursday 21<sup>st</sup> March 2013

- 6 weeks to process completed form (4 weeks for on-line)
- Application should be returned to the Local Authority
- 19<sup>th</sup> April 2013 for PN1s (new applicants)
- 31<sup>st</sup> May 2013 for PR1s (returning applicants)
  
- As applications are dealt with on a date order basis, the application should be submitted **AS SOON AS POSSIBLE**

# Useful Contacts



- English domiciled students
  - [www.gov.uk](http://www.gov.uk)
  - **Welsh domiciled students**
  - [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
- Tel: 0845 602 8845**
- **Mon-Fri 8am-8pm**
  - **Saturday 9am-1pm**
- 
- **Local Authority: 01633 64(4507)/(4664)**
  - **Repayment details on handout**
  - **NHS Details on handout**





# One Stop Shops Contacts

- **Abergavenny One Stop Shop**

- Market Hall
- Cross Street
- Abergavenny
- NP7 5HD

- Tel: 01873 735800

- **Chepstow One Stop Shop**

- Manor Way
- Chepstow
- NP16 5HZ

- Tel: 01291 635700

- **Caldicot One Stop Shop**

- Woodstock Way
- Caldicot
- NP26 5DB

- Tel: 01291 426400

- **Monmouth One Stop Shop**

- Priory Street
- Monmouth
- NP25 3XA

- Tel: 01600 775200

This presentation can be found by following  
the address below:

[www.monmouthshire.gov.uk/studentspresentation13](http://www.monmouthshire.gov.uk/studentspresentation13)

Thank you for listening

**Any Questions?**