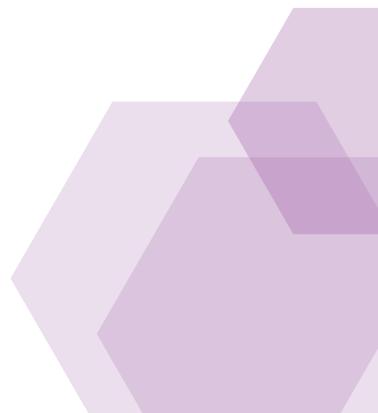


A guide to financial support
for full-time students
in higher education
2013/14





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What is student finance?

This guide outlines the student finance options available to you if you are thinking of starting a full time higher education course, normally live in Northern Ireland and are studying in either Northern Ireland or anywhere else in the UK or Republic Of Ireland. It applies to the 2013/14 academic year only.

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

In addition to this guide, you'll find more information on our website at www.studentfinancenir.co.uk



The rules about student finance are complicated and this page is only a summary.

Do I qualify?

Please note: higher education student support is limited to a first undergraduate degree or other first HE qualification, with just a few exceptions. For further information on placements, Architecture, Medical and Dental courses and other specific areas of student finance see the booklet 'Higher Education Student Finance – Entitlement to Support and Payment 2013/14' which is available on our website at www.studentfinancenir.co.uk

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

- 1. Personal eligibility**
- 2. Course eligibility**
- 3. The university or college you attend**

1. Personal eligibility

Normally you must be living in Northern Ireland (NI) on the first day of the first academic year of your course and either:

- have been living in the UK, the Channel Islands or the Isle of Man for the three years immediately before this date and have 'settled status' in the UK (meaning you can live permanently in the UK without the Home Office placing any restrictions on how long you can stay); or
- meet the requirements of one of the other UK residency categories listed in the appropriate Regulations (for example, you are a refugee living in the UK).

Previous study

If you have studied previously on a higher education course, this will affect your entitlement to support.

If you already have an honours degree, or you are applying for support for a course that is equivalent or lower in level than your first higher education course you will not generally be eligible for any further fee or maintenance support. This applies regardless of whether you have an equivalent qualification from a United Kingdom, Republic of Ireland or overseas institution and regardless of whether your previous qualification was publicly funded or self-funded.



There are, however, some exceptions where you may be eligible for further support if you are studying a course that leads to a professional qualification e.g. doctor, dentist, vet, architect, social worker, teacher.

If you already hold a Foundation degree, HND, HNC or similar qualification, you can apply for support to “top-up” to a higher level qualification e.g. honours degree. However, your previous study will be taken into account in calculating your support entitlement. For example, if you have completed a 2 year HND or HNC course and you progress to year one of a 3 year degree course, you will not be eligible to receive a tuition fee loan and maintenance grant support for the first year of the course. You will be eligible to receive a maintenance loan only.

2. Course eligibility

The course you plan to study must be of a certain type (a ‘designated course’ such as a BSc, HND, PGCE) leading to a recognised higher education qualification.

3. The university or college you attend

The university or college you plan to study at must be either:

- publicly funded (paid for by the Government) and in the UK or Republic of Ireland; or
- privately funded in the UK but running individual courses that receive public funding (the course must have received a ‘specific designation’ from the Department for Employment and Learning).

EU Students

If you are a European Union(EU) national, or a child of an EU national, studying in NI, you may get a tuition fee loan on a similar basis to NI students. If you are an EU student and applying through UCAS, they will send you an application form for the fee loan when you are offered a place on a course. If you do not apply through UCAS, you will be able to get an application form from the Student Loans Company’s EU team by telephoning **0141 243 3570**.

What can I get?

Financial help for new students who start a course of higher education on or after 1 September 2013.

There's a lot of help available to you while you're studying. While at university or college you'll have two main costs – tuition fees and living costs. The main types of finance are tuition fee and maintenance loans (which have to be paid back) and grants and bursaries (which don't have to be paid back). The following will show what you might be able to get and what it's for.

Help with tuition fees

Tuition Fee Loan															
What is it for?	Helps with the costs of the tuition fees.														
How much can I get?	<p>You can get an amount up to the fee your university or college charges you. This could be up to £9,000.</p> <table border="1"> <thead> <tr> <th>Students who live in Northern Ireland and choose to study in:</th> <th>Tuition Fee 2013/14</th> </tr> </thead> <tbody> <tr> <td>Northern Ireland</td> <td>£3,575</td> </tr> <tr> <td>England</td> <td>up to £9,000</td> </tr> <tr> <td>Wales</td> <td>up to £9,000</td> </tr> <tr> <td>Scotland</td> <td>up to £9,000</td> </tr> <tr> <th colspan="2">Republic of Ireland</th> </tr> <tr> <td>Student Contribution Charge</td> <td>€2,500</td> </tr> </tbody> </table>	Students who live in Northern Ireland and choose to study in:	Tuition Fee 2013/14	Northern Ireland	£3,575	England	up to £9,000	Wales	up to £9,000	Scotland	up to £9,000	Republic of Ireland		Student Contribution Charge	€2,500
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Student Contribution Charge	€2,500														
Do I have to pay it back?	Yes, but not until you have left your course and are earning over £16,365 a year.														
Anything else?	<p>Tuition fees vary between different universities and colleges, and between different courses at the same university. There may be different fees in place in England, Scotland, Wales and Northern Ireland.</p> <p>If you decide to apply for a Tuition Fee Loan, check with your university or college direct to confirm the tuition fee so that you can ask for the right amount when you apply.</p> <p>The SLC pays your Tuition Fees Loan direct to the university or college on your behalf.</p>														
Attendance at a Private Institution	Students attending Private Institutions will receive fee support of £3,575 however they will be responsible for funding the additional cost of their fees.														

STUDENTS WHO NORMALLY LIVE IN NORTHERN IRELAND AND CHOOSE TO STUDY IN NORTHERN IRELAND

From September 2013, universities and colleges of higher education in Northern Ireland can charge you up to £3,575 a year for their full-time courses. The amount charged may vary between courses, as well as between universities or colleges – check the amount your university or college will charge.

STUDENTS WHO NORMALLY LIVE IN NORTHERN IRELAND AND CHOOSE TO STUDY IN ENGLAND, WALES OR SCOTLAND

From September 2013 universities and colleges of higher education in England, Wales or Scotland can charge up to £9,000 a year for their full-time courses. The amount charged may vary between courses, as well as between universities or colleges – check the amount with your university or college. Scottish degree courses may last for four years (degree courses in Wales, England and Northern Ireland usually last three years). To find out the tuition fees at Scottish universities and colleges visit: www.scotland.gov.uk.

STUDENTS WHO NORMALLY LIVE IN NORTHERN IRELAND AND CHOOSE TO STUDY IN REPUBLIC OF IRELAND

The arrangements for Northern Ireland domiciled students attending a higher education institution in the Republic of Ireland (ROI) are different to students attending a United Kingdom institution.

Although you will not be charged a tuition fee for your study at a relevant institute of higher education in the ROI you will be charged a student contribution charge of €2,500. If you commence a course **in the ROI from 2013 onwards** you will be able to request a loan for this amount. Continuing students will have their student contribution charge paid by Student Finance, without the need for a fee loan.

GENERAL INFORMATION ON TUITION FEE SUPPORT

You do not have to take out a student loan for tuition fees if you choose to pay your fees yourself. If you don't take out this loan at the beginning of the year and decide to pay your own tuition fees and then change your mind, you may not be able to take out this loan later in the year. If this happens, please contact your Student Finance Office to discuss.

If you leave your course of study early your university or college may charge you for fees pro-rata. It's important you discuss this with your university or college before you decide to leave.

It should be noted that the tuition fee support for students undertaking eligible courses at privately funded Higher Education Institutions (HEIs) is different from that of courses at publicly funded HEIs. For more information please contact your local Student Finance NI office.





Help with living costs

Maintenance Grant

What is it for?	Helps with your living costs throughout the academic year (for example, food, books, travel and other expenses).
How much can I get?	You can get up to £3,475, depending on your household income. The table below is a rough guide to how much you could get



Household income	How much?								
	<table border="1"> <thead> <tr> <th>Household Income</th> <th>How much?</th> </tr> </thead> <tbody> <tr> <td>£19,203 or less</td> <td>Full grant of £3,475</td> </tr> <tr> <td>Between £19,204 and £41,065</td> <td>Partial grant, depending on your household income</td> </tr> <tr> <td>More than £41,065</td> <td>No grant</td> </tr> </tbody> </table>	Household Income	How much?	£19,203 or less	Full grant of £3,475	Between £19,204 and £41,065	Partial grant, depending on your household income	More than £41,065	No grant
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£19,203 or less	Full grant of £3,475								
Between £19,204 and £41,065	Partial grant, depending on your household income								
More than £41,065	No grant								
	The amount of Maintenance Grant you receive will affect the amount of Maintenance Loan you can borrow.								



Do I have to pay it back?	No, unless you leave your course early.
Anything else?	<p>You can find out more about how your household income affects your entitlement in the booklet 'Entitlement to Support and Payment 2013/14' which is available on our website.</p> <p>If you leave your course of study early, you might have to repay some of the grant paid to you. Discuss with your university or college before you decide to leave.</p>

Note 1: Students in lower-income households will have part of their living costs met through a Maintenance Grant which they do not have to pay back. Their entitlement to support through a Student Loan for Maintenance will be reduced to reflect this.

Note 2: New Initial Teacher Training (ITT) students who are studying for 10 weeks or more (apart from those on courses leading to a first degree) will receive a minimum Maintenance Grant of £1,318, no matter what their household income. If they are studying for between 6 and 10 weeks, they will receive at least £659.

Special Support Grant

The Special Support Grant replaces the Maintenance Grant in certain circumstances.

What is it for?	<p>The grant should help with extra course-related costs such as books, equipment, travel, or childcare.</p> <p>You could be eligible for a Special Support Grant if you:</p> <ul style="list-style-type: none">• are a lone (single) parent;• have a partner who is also a student and one or both of you are responsible for a child or young person under 20 who is in full-time education below higher-education level;• have a disability and qualify for the Disability Premium or Severe Disability Premium;• are hearing impaired and qualify for Disabled Students' Allowances;• have been treated as incapable of work for at least 28 weeks;• have a disability and qualify for income-related Employment and Support Allowance;• are from abroad and are entitled to an Income Support Urgent Cases Payment because you are temporarily without any money for up to six weeks;• are waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended; or• are aged 60 or older.
How much can I get?	You can get up to £3,475, depending on your household income.
Do I have to pay it back?	No, unless you leave your course early.
Anything else?	<p>If you are entitled to receive a Special Support Grant, you will not be able to receive a Maintenance Grant as well. If you receive the Special Support Grant you will also be eligible for more maintenance loan.</p> <p>We work out entitlement to the Special Support Grant in the same way as the Maintenance Grant.</p> <p>If you claim income-related benefits, your local Social Security office will not take account of the Special Support Grant when working out your income.</p> <p>If you're not sure whether to apply for Maintenance Grant or Special Support Grant, contact us for advice or talk to the student advisor at your university or college.</p>

If you need more information ask your Student Finance NI office, university or college, or see their website or prospectus. Similar arrangements are in place elsewhere in the UK.

If you leave your course of study early, you might have to repay some of the grant paid to you. Discuss with your university or college before you decide to leave.

Maintenance Loan (Living Costs) Repayable

Maintenance Loan (also called Loan for Living Costs) is designed to help with your living costs such as accommodation, food, clothes, travel and other living expenses.

If you leave your course of study early, you may lose part of your student financial support and you may remain liable for other costs such as accommodation / halls of residence costs.

Please check with your University or College if this happens.

Maintenance Loan

What is it for? The loan should help cover your living costs throughout the academic year.

How much can I get? Any full-time student who is eligible for student finance is eligible to receive a Maintenance Loan. The amount you can get depends on your household income. The table below shows the maximum amounts for this year.

Full Year Rates

Living with parents	Up to £3,750
---------------------	--------------

Studying outside London and not living with parents	Up to £4,840
---	--------------

Studying in London and not living with parents	Up to £6,780
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Final Year Rates

Living with parents	Up to £3,390
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Studying outside London and not living with parents	Up to £4,480
---	--------------

Studying in London and not living with parents	Up to £6,170
--	--------------

Do I have to pay it back? Yes, but not until you have left your course and are earning over £16,365 a year.

Anything else? If you receive a Maintenance Grant, we will reduce the amount of Maintenance Loan available to you.

We pay your Maintenance Loan straight into your bank account, usually in three instalments - one at the start of each term.

You must be aged under 60 at the start of your course to receive a Maintenance Loan.

Illustration of Maintenance Loan Entitlement for Maintenance Grant Recipients

Please note: Household incomes above £41,065 will not be eligible to receive Maintenance Grant and may only receive a Maintenance Loan equivalent to a non means tested basic amount.

Household Income	Maintenance Grant	Maintenance loan - living away from home and studying outside London. (Maximum £4,840)	Maintenance loan - living away from home and studying in London. (Maximum £6,780)	Maintenance loan - living at parents' home. (Maximum £3,750)
£19,203	£3,475	£2,953	£4,893	£1,863
£25,000	£2,201	£3,289	£5,229	£2,199
£30,000	£1,215	£3,625	£5,565	£2,535
£35,000	£689	£4,151	£6,091	£3,061
£41,540	£0	£4,840	£6,780	£3,750



ADDITIONAL INFORMATION ON MAINTENANCE LOANS

To which university or colleges does the London rate apply?

The London rate applies to students attending courses at the University of London or at colleges within the area which includes the City of London and the Metropolitan Police District.

What if my course is longer than normal?

You can get an extra amount of income-assessed loan to cover each extra week you have to be on your course above 30 term-time weeks (plus the short holidays). If you have to be on the course for 45 weeks or more in any 12-month period, you will get an extra amount of loan as if you were studying for 52 weeks.

The most you can get for each extra week is:

£108 (in London)

£84 (elsewhere)

£55 (living at home)

£117 (abroad)

Help available if you have to pay extra travel costs as a result of your course

You can get a grant to meet reasonable travel costs associated with your course if:

- you are attending clinical training as part of your medical or dental course at a hospital or other place in the UK or Republic of Ireland other than your normal place of attendance.
- you are attending an educational institution outside the UK as part of your UK course for at least 50% of an academic quarter (an academic quarter is normally equivalent to a term).

The grant for travel costs is equal to the amount you reasonably have to pay, less the first £309. **This help is also income-assessed.** Your Student Finance NI office will decide whether the costs you have to pay are reasonable.

What if I'm studying abroad?

If you study abroad for at least 50% of an academic quarter (normally equivalent to a term) as part of your course, you may be eligible for an overseas rate of loan for that period. In 2013/2014, the maximum loan for study overseas will be £5,770 (£5,015 if you study abroad during the final year of your course). If your course is longer than normal, you can get a loan of up to £117 for each extra week that you spend abroad attending your course.

ADDITIONAL OR SUPPLEMENTARY SUPPORT

What can I get?	What is it for?	Do I have to pay it back?	Find out more
Disabled Students' Allowances (DSAs)	These are available to students who have extra costs because of a disability, mental-health condition or specific learning difficulty. DSAs do not depend on household income. How much you will get depends entirely on your circumstances and can help pay for specialist equipment, a non-medical helper, travel or other extra costs.	No, unless you leave your course early.	For more information on applying for DSAs, see the booklet 'Bridging the Gap 2013/14' on our website at www.studentfinanceneni.co.uk
Childcare Grant (CCG)	Help for childcare costs if you have dependent children aged under 15 (or 17 if they have special educational needs) in registered or approved childcare. You can get up to £148.75 a week for one child or up to £255 if you have two or more children.	No, unless you leave your course early.	For more information on applying for a Childcare Grant, see the booklet 'Childcare grant and other support for full-time student parents in higher education 2013/14' on our website at www.studentfinanceneni.co.uk
Parents' Learning Allowance (PLA)	Help with course-related costs if you have dependent children. You can get up to £1,538 a year, depending on your income and that of your dependants.	No, unless you leave your course early.	For more information on applying for Parents' Learning Allowance, see the booklet 'Childcare grant and other support for full-time student parents in higher education 2013/14' on our website at www.studentfinanceneni.co.uk
Adult Dependants' Grant (ADG)	Help if an adult depends on you financially. You can get up to £2,695 a year, depending on your income and that of your dependants.	No, unless you leave your course early.	For more information on applying for an Adult Dependants' Grant, see the booklet 'Childcare grant and other support for full-time student parents in higher education 2013/14' on our website at www.studentfinanceneni.co.uk
Bursaries and scholarships	Extra help from your university or college.	No, unless you leave your course early.	Check the university or college website for details.

How do I apply?

You don't have to wait until you've accepted a course to apply for student finance. Just create your student finance account and apply using your first choice of course. You can easily change your course or university details online later. So apply online now and have everything in place at the start of your course. Alternatively, you can download a paper application form from our website at **www.studentfinancenl.co.uk** or obtain one from your student finance office

If you're only applying for the Tuition Fee Loan and the basic Maintenance Loan (the bit that doesn't depend on your household income), you can fill in your application without your parents or partner.

If you're applying for finance that depends on your household income, we will ask your parents or partner to give us some information about themselves and their incomes. They can log on and fill in their part separately or they can download a PFF paper form from the above mentioned website. **Remember, your application isn't complete and can't be assessed until we have all the information we need.**

Before you start your application, make sure you have the following to hand.

- Your passport or your birth certificate and Birth/Adoption Certificate Declaration Form ✓
- Details of the university and course ✓
- Your bank details ✓
- Your National Insurance number ✓
- Your parents' or partner's details and their income ✓



Use your full name as it appears on your passport or birth certificate.

Make sure you fill in all the relevant questions correctly as this will help us process your application quickly.

You need to make your application for student finance before 12 April 2013 to be sure you have your money when you start your course.

If you apply after this date, you might not get all your money on time.

If any of your details change after you have applied for student finance, don't worry – it's easy to update your application. You can use your online student finance account to make changes to:

- your course details;
- your university or college details;
- your loan amount; and
- your personal details.

We don't normally need evidence of your household income when you first apply. However, we will contact you at a later date and ask you to send us evidence to support your application.

Evidence you need to provide

If you have filled in your online application you will see a list of any evidence you need to send. Remember to send this straight away. If you don't, your student finance will be delayed and you will not be paid on time. Remember to put your customer reference number on everything you send us.

If you have completed a paper application you will need to forward your original passport or birth certificate and completed Birth/Adoption Certificate Declaration Form with the application. Your parents can complete the forms with their income details and if they do not have the verification such as P60s available at the time, these can be forwarded at a later date, rather than delay the application.

Late applications

After your course starts, if you decide that you want to apply for financial help, you must apply no later than nine months after the first day of the academic year of your course. For example, if your course starts in September 2013, you have until 31 May 2014 to apply.

How do I get paid?

1. Apply for your student finance using a single application form (PN1 for New Students or PR1 for continuing students) by downloading an application form from our website at **www.studentfinancenl.co.uk** or you can obtain one from your local Student Finance NI office.
2. Your Student Finance NI office will process your application and check all your supporting evidence.

If you have not provided all information, you will be contacted by your Student Finance NI office.
3. If your application is in order, the Student Loans Company will send you a schedule telling you how much your payments are and when you will receive them. You may need to provide a copy of the schedule when you register/enrol at your University or college.
4. Your money will be paid into your bank account after you register on your course at the start of term. The money is usually available three working days after your university or college has confirmed your attendance. No money will be paid before you arrive at your university or college so you will need to ensure you have some funds available for essentials in the first week or so.

If you are applying for a student loan to cover all or part of your tuition fees, this will be paid directly to your university or college.





Reapplying next year

You need to reapply for student finance for every year of your course. Fees may increase each year and grant and loan amounts can also change.

The SLC will contact you when you need to reapply. You can reapply either online or download a PR1 application form from the website.

If you apply online, remember to keep your password and secret answer safe as you'll need these to reapply each year or to let us know about any changes to your details. Your parents or partner will have their own password and secret answer so they will also need to keep these safe.



Remember – the amount of student finance available may change each year.



What about repayments?

A student loan is money that you can borrow to pay for your tuition fees and/or towards your living costs when you are studying. This is a loan, not a grant, meaning that you will have to pay it back.

Student loans are made up of two parts: the **Tuition Fee Loan** and the **Maintenance Loan (loan for living costs)**.

You will be eligible to start repaying your loan in the April after you have finished or left your course.

The amount you repay will be linked to your income. Once you earn over £16,365 a year, you will repay 9% of anything over this amount. If your income is below £16,365, or drops to below that amount, you will not have to make repayments. The time to repay is based on income and amount borrowed, not on a fixed time period as commercial loans.

Here are some important points about repayment

- The Student Loans Company will work with HM Revenue & Customs to collect repayments, which will be taken by your employer and shown on your pay statement.
- If you are self-employed, the repayments will be collected through the tax self-assessment system.
- If you intend to leave the country to work abroad, you must inform the Student Loans Company, who will make arrangements to collect repayments directly from you.
- The Student Loans Company will send you an annual statement detailing how much you have paid in the past tax year. You should keep this statement, along with any payslips and P60s to monitor your own repayments, so you can know when you are due to finish repaying.
- Help is available from the Student Loans Company by telephone or by logging on to their website: www.studentloanrepayment.co.uk where you can access your current balance online or make a part or full repayment.

The table below shows the monthly repayments that you would need to pay if you were earning different amounts, and how much the repayments would be as a percentage of your total income (rounded down to the nearest pound).

Income each year before tax	Monthly repayment	Repayment as a percentage of your income
Up to £16,365	£0	0%
£17,000	£5	0.3%
£18,000	£12	0.8%
£19,000	£20	1.2%
£20,000	£27	1.6%
£21,000	£35	2.0%
£22,000	£42	2.3%
£23,000	£50	2.6%
£24,000	£57	2.9%
£25,000	£65	3.1%



How much will you have to pay back?

Student loans accrue interest from the day they are paid out, until they are repaid in full. Interest on the amount you owe is linked to inflation and subsidized by the Northern Ireland Government. The rate of interest makes no difference to your monthly repayments. The amount you repay is determined by how much you earn so your repayments are not affected by the change in interest rate.

Further information regarding interest rates is also available on the Student Loans Company website: www.studentloanrepayment.co.uk.

Interest will apply as long as the loan lasts, and will be calculated from the day the money is sent to you. The length of time you take to repay your loan will depend on the total amount you borrowed and your income after you leave university or college. You will normally continue to repay the loan until you have paid off the full amount. If you have kept up your repayments, any loan you still owe will be cancelled only: if you become disabled and are registered as being permanently unfit for work; or if you die before you pay off the loan.

Any loan you still owe will be cancelled 25 years after the April when you first became responsible for paying back the loan.

More Information

You can find more details on repaying your loan in the guide 'Student loans: a guide to terms and conditions', which is available on our website at www.studentfinanceni.co.uk. You are strongly advised to read the guide if you want to take out a loan.



You will only start repaying your loan after leaving university or college and are earning over £16,365.

Who administers my student finance?

If you normally live in Northern Ireland, regardless of where in the UK or Republic of Ireland you are studying, you may be eligible for services provided by Student Finance NI.

Student Finance NI is a partnership between the Department for Employment and Learning, the Student Finance NI offices in the local Education and Library Boards, who assess students' eligibility for support, and the Student Loans Company (SLC), who make the payments. The Student Loans Company and Student Finance NI offices in Northern Ireland work together to deliver financial support to students on behalf of the Department for Employment and Learning.

If you normally live in Northern Ireland, you can apply for your student finance online using the Student Finance NI website www.studentfinancenl.co.uk, speak to an advisor on 0845 600 0662, or you can download a paper application form from our website. Contact details of the Student Finance NI offices can be found on the website.





Department for

**Employment
and Learning**

www.delni.gov.uk

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