

sound advice on

STUDENT FINANCE



Student finance available for new full-time students 2017/18

The two main costs full-time students will have while studying are tuition fees and living costs. There's student finance available to help with both.

Tuition fees

Tuition Fee Loan and Fee Grant

Publicly-funded universities and colleges can charge up to £9,250 a year for full-time courses – but no eligible student will have to pay for tuition fees up front.

Every new student is entitled to a Tuition Fee Loan of up to £4,296 towards their fees, which won't have to be paid back until their income is over £21,000 a year, £1,750 a month or £404 a week. There's also a Fee Grant of up to £4,954 to cover the difference between the maximum Tuition Fee Loan available and the tuition fee charged by the university or college. The Fee Grant doesn't have to be paid back.

Students who are studying at a privately-funded university or college should check if their course is 'specifically designated' by the Welsh Government, this means the course is approved for government funding and eligible for student finance. As long as their course is eligible for student finance they can apply for a Tuition Fee Loan of up to £6,165 a year. Students studying at a privately-funded university or college are not eligible for a Fee Grant.

Some courses at privately-funded universities and colleges may cost more than £6,165. It's up to the student to pay the difference between the course tuition fees and the amount of Tuition Fee Loan they get.



Living costs

Maintenance Loan

Students can get up to £9,697, depending on their household income and where they're living and studying, to help with living costs.

The basic rate of Maintenance Loan (75% of the maximum rate) doesn't depend on the student's household income but the remaining 25% does.

The Maintenance Loan has to be paid back but not until the student's income is over £21,000 a year, £1,750 a month or £404 a week.

| | Full rate 100% | Doesn't depend on household income (75%) | Depends on household income (25%) |
|---|-------------------|--|---|
| Living with parents | £5,358 | £4,019 | Up to £1,339 |
| Studying in London and not living with parents | £9,697 | £7,273 | £2,424 |
| Studying outside London and not living with parents | £6,922 | £5,191 | Up to £1,731 |
| Living and studying abroad for at least one academic term | £8,253 | £6,191 | £2,063 |

The amount of Maintenance Loan a student can borrow is reduced by 50p for every £1 of Welsh Government Learning Grant they get.

Welsh Government Learning Grant (or Special Support Grant)

Students can get a grant of up to £5,161 to help with living costs. This doesn't have to be repaid. How much a student can get depends on their household income.

| Household income | How much? |
|-----------------------------|--|
| £18,370 or less | Maximum grant £5,161 |
| Between £18,371 and £50,020 | Partial grant, depending on household income |
| More than £50,020 | No grant |

The Special Support Grant replaces the Welsh Government Learning Grant for full-time students in the following circumstances:

- they're a single parent or single foster parent who is responsible for a child or young person under 20 who is in full-time education, below higher-education level or on an approved training course;
- they have a partner who is also a full-time student and one or both of them is responsible for a child or young person under 20 who is in full-time education below higher-education level or on an approved training course;
- they have a disability and qualify for the Disability Living Allowance, Disability Premium or Severe Disability Premium;
- they qualify for housing benefit or the housing element of Universal Credit;
- they're deaf and qualify for Disabled Students' Allowances;
- they have been treated as incapable of work for a continuous period of at least 28 weeks;
- they have a disability and qualify for income-related Employment and Support Allowance;
- they're 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
- they are aged 60 or over.

The Special Support Grant won't affect the amount of Maintenance Loan a student can get.

Extra help

Disabled Students' Allowances (DSAs)

DSAs are available to students who have extra costs because of a disability, including a long-term health condition, mental-health condition or specific learning difficulty. DSAs don't depend on household income. How much a student can get depends entirely on their circumstances.

DSAs don't have to be paid back.

| Allowance | Maximum amount |
|--|--|
| Specialist equipment allowance helps buy any equipment needed. | Up to £5,332 for the whole course |
| Non-medical helper allowance helps pay for any support workers needed, such as note takers or readers. | Up to £21,181 a year |
| General allowance helps pay for other disability-related spending, such as Braille paper. | Up to £1,785 |
| Travel allowance helps with any extra travel costs the student may have to pay as a direct result of their disability. | Reasonable spending on costs students may have to pay to attend their university or college because of their disability. |

For more information see the 'Disabled Students' Allowances' factsheet available at www.studentfinancewales.co.uk/practitioners

Childcare Grant

Childcare Grant helps with childcare costs if a student has dependent children under 15 (under 17 if the child has special educational needs) in registered or approved childcare. They can get up to £161.50 a week for one child or up to £274.55 a week for two or more children, depending on their household income. This doesn't normally have to be paid back.



Extra help

Parents' Learning Allowance

Parents' Learning Allowance is to help with course-related costs if a student has dependent children. They can get up to £1,557 a year depending on their household income. This doesn't normally have to be paid back.

Adult Dependants' Grant

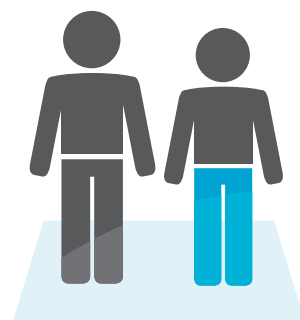
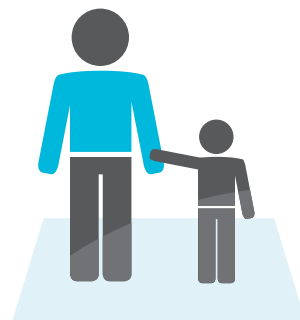
Adult Dependants' Grant helps students who have an adult who depends on them financially. They can get up to £2,732 a year depending on their household income.

For more information see the 'Dependants' Grants' factsheet available at www.studentfinancewales.co.uk/practitioners

Bursaries and scholarships

Other sources of financial help may be available from the university or college, such as a bursary or scholarship.

Often these depend on household income and vary at different universities and on different courses. So it's always worth looking on their website for details.



Student Finance Wales is a service provided by the Student Loans Company. We provide financial support on behalf of the Welsh Government to students from Wales entering higher education in the UK.

www.studentfinancewales.co.uk/practitioners

 facebook.com/SFWales

 twitter.com/SF_Wales

 youtube.com/SFWFILM

cyllid myfyrwyr cymru
student finance wales



Ariennir gan
Lywodraeth Cymru
Funded by
Welsh Government