

Fees and Financial Support for **Full-time Students** 2011/12



The right skills and qualifications can open all kinds of doors. As well as being fun and rewarding, learning can help you secure a job or move up the ladder in your chosen career. At UHOVI our aim is to help you start your learning journey so you can fulfil your ambitions. Along with our partner institutions, we will provide information and guidance to assist you in accessing the financial support available.



Depending on your personal circumstances, you may be eligible for a range of grants, loans and allowances to help with the cost of studying. This leaflet provides an overview of the student financial support potentially available to full-time UHOVI students starting new courses in the academic year 2011/12.

Eligibility

To be eligible for the funding described in this leaflet, you must:

Normally be living in Wales 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. Further advice regarding eligibility is available from Student Finance Wales - see back page for contact details.

If you have undertaken a higher education course in the past, please note that this may affect your eligibility for student finance for a future course. Student Finance Wales can advise further about this.

Take a different course

**Money to help with Tuition Fees**

The tuition fee for a UHOVI full-time Foundation Degree is £3,375 per annum. You can either pay this up front or you can apply to defer payment by taking out a Tuition Fee Loan. If you are eligible, you can take a Tuition Fee Loan for any amount up to £3,375 - it is up to you how much you choose to take. The Tuition Fee Loan is paid by the Student Loans Company directly to your college or university. You will then repay that loan when you have left the course and start earning over £15,000 per year – see the ‘Loan Repayments’ section for more details.

Money to help with Living Costs**Assembly Learning Grant and Maintenance Loan**

The Assembly Learning Grant is provided to assist with your living costs and the cost of studying (books, travel etc) and does not have to be repaid. The Maintenance Loan will need to be repaid - see the ‘Loan Repayments’ section for more details.

The amount of Assembly Learning Grant and Maintenance Loan you are entitled to will depend on your application and a means test. The table below gives a guide to the value of grants and loans you may be able to get. Calculations are based on your residual household income which is your gross income minus some allowances. For exact figures, please check with Student Finance Wales.

Household Income	Assembly Learning Grant	Maintenance Loan* (if living in parental home)	Maintenance Loan*(if living elsewhere)
Less than £18,370	£5,600	£829	£1,901
£25,000	£3,842	£1,368	£2,440
£34,000	£1,706	£2,650	£3,722
£40,000	£1,086	£3,022	£4,094
£45,000	£569	£3,332	£4,404
More than £56,434	£0	£2,755	£3,559

*To qualify for a Maintenance Loan you need to be under 60 when you start your course.

All grants and loans are split into three instalments, with an instalment paid at the start of each term.

Loan Repayments

Loans are repaid from the April after you leave or finish the course providing you are earning £15,000 per year or more. The payments are dealt with by HM Revenue & Customs and are taken automatically from your pay (if you are self-employed or work overseas after you leave or finish the course you need to make alternative payment arrangements). You pay 9% of your earnings over £15,000. The rate of interest is normally set every year and depends on the value of the Retail Price Index (as an example in September 2010 it was set at 1.5% for the period Sept 2010 – Aug 2011).

The table below gives examples of the levels of repayments you would be expected to make depending on your income:

Annual Income	Up to £15,000	£18,000	£21,000	£24,000
Monthly Repayment	Nil	£22	£45	£67

Additional Support

You may be able to get extra help in addition to the loans and grants mentioned above, if you have adults or children who depend upon you financially. This does not have to be repaid and includes:

Type of financial support	Maximum amount available in 2011/12†
Adult Dependants' Grant	£2,647 per year
Childcare Grant	£161.50 per week for 1 child £274.55 per week for 2 or more children
Parents' Learning Allowance	£1,508 per year

† The amount available depends on your household income.

If you have any additional course related costs due to a disability, you might be entitled to additional help through the Disabled Students Allowance.

You should ensure that you provide all relevant details about your circumstances when you apply for funding so that you are correctly assessed for all grants that you might be entitled to.

Examples

We have provided some examples below of students and the support they might be eligible to receive to give you an idea of the level of financial support that is potentially available. Examples are based on students choosing to study a full-time Foundation Degree.

Student A – Single student over 25 previously claiming benefits. This student may be entitled to an Assembly Learning Grant of £5,600 which does not have to be repaid. They may also be eligible for a Tuition Fee Loan of up to £3,375 to cover the course tuition fees and a Maintenance Loan of £1,901 for 2011/12. Both the Tuition Fee Loan and Maintenance Loan would be repaid once they have completed the course and started earning above £15,000 per year. Student A may also be entitled to additional support if they have any children or adults that depend on them financially.

Student B – Student under 25 living at home and dependent on parents. The amount this student may be entitled to would depend on the household income including that of their parents. With a residual household income of £34,000, this student may be entitled to an Assembly Learning Grant of £1,706 which does not have to be repaid. They may also be eligible for a Tuition Fee Loan of up to £3,375 to cover the course tuition fees and a Maintenance Loan of £2,650 for 2011/12. Both the Tuition Fee Loan and Maintenance Loan would be repaid once they have completed the course and started earning above £15,000 per year.

Student C - Married with a residual household income of £25,000. This student may be entitled to an Assembly Learning Grant of £3,842 which does not have to be repaid. They would also be eligible for a Tuition Fee Loan to cover the course tuition fees and if not living with parents, a Maintenance Loan of £2,440 for 2011/12. Both the Tuition Fee Loan and Maintenance Loan would be repaid once they have completed the course and started earning above £15,000 per year. Student C may also be entitled to additional support if they have any children or adults that depend on them financially.

How to Apply for Funding and Further Information

Application for support is via Student Finance Wales. Please visit the Student Finance Wales website at www.studentfinancewales.co.uk or call 0845 602 8845 for an application pack. Alternatively call UHOVI for further advice and guidance or visit Student Services at the institution where you have chosen to study.

All information is believed to be correct at the time of print (April 2011). However, all prospective students are strongly advised to seek further guidance and confirmation via Student Finance Wales taking into account their own personal circumstances prior to starting a course. In order for payments to be made on time, you must have applied for financial support by the deadlines set out by Student Finance Wales.



UHOVI

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UHOVI is a strategic partnership between the University of Glamorgan and University of Wales, Newport.