

# Financial Support

There are many benefits to entering higher education but you should also be fully aware of the costs. It is important to bear in mind that as a graduate, it is estimated you will earn, on average, £150,000 more than someone without a higher education qualification over your lifetime (source: University of Swansea, 2007)

From September 2010, it is expected that universities and colleges will be able to charge up to £3,290 a year in tuition (figure still to be confirmed at time of print). At Ealing, Hammersmith & West London College, we are sympathetic to the financial pressures on higher education students living and studying in London, so have frozen our fees at £1,285 per year, for Home/EU students and £5,500 for International/Non-EU students.

## Get a degree-level qualification without breaking the bank.

### Information for new, full-time, Home/EU students living in England

Some forms of financial support available to you are:

#### ■ Repayable

- Student Loan for Tuition Fees
- Student Loan for Maintenance (also known as the Student Loan for Living Costs)

#### ■ Non-repayable

- Grants
- Bursaries
- Access to Learning Fund

#### ■ Student Loans

Student Loans are provided by The Student Loan Company (SLC). The interest that will be added to the amount borrowed is adjusted annually and is linked to the Retail Price Index. For 2009-10, students are charged 0%. As a result, student loans work out considerably cheaper than commercial loans offered by banks and other financial institutions.

Your student loan does not have to be repaid until you have finished your course and are earning over £15,000 per year. Your first repayment will be due in the April after you leave your course and you will be expected to pay 9% of the amount you earn above £15,000 per year or £1,250 gross a month. It will be possible to put your repayments on hold, for one or two years. Any loan amount still outstanding after 25 years (plus time allowed for payment holidays) will be written off.

If you, or your partner, are in receipt of benefits, you should investigate how these benefit payments will be affected by your student loan.

Table 1.1 - Student Loan, Monthly Repayments.

Gross Income per Year	Monthly repayment	Repayment as % of income
Up to £15,000	£0	0%
£20,000	£37	2.3%
£25,000	£75	3.6%

Source: Student Loans, A guide to Terms & Conditions 2007/2008

There are two types of Student Loans:

#### ■ Student Loan for Tuition Fees

This loan is paid directly to the College, and covers the full tuition cost of your course. There is no age limit for applicants. Your household income is not taken into account for this loan.

#### ■ Student Loan for Maintenance

This loan is meant to help you with accommodation and other living costs whilst you are studying. Payments are made at the start of each term of the academic year and the maximum amount students could receive in 2010-11 was £6,928 (for students living away from home and studying in London). Figures for 2009-10 had not been finalised at the time of this brochure going to press. All students will be able to apply for 72% of the maximum Student Loan for Maintenance, regardless of their household income. The remaining 28%, however, is means-tested. To qualify, you must also be aged under 60 when you start your course.

All Home/EU students who have been resident in the UK for at least three years are eligible to apply for both student loans as well as the Maintenance Grant or Special Support Grant. EU students who have been in the UK for less than 3 years by the time they start their Higher Education studies can only apply for a Student Loan to cover their Tuition Fees.

You apply to both student loans through the main student finance application form. For more information on how to apply visit:

[www.direct.gov.uk](http://www.direct.gov.uk)

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# Financial Support

## Maintenance Grant & Special Support Grant

You may also be eligible for the Maintenance Grant or Special Support Grant (if you qualify, you'll get one or the other - not both). You do not need to repay these grants and the level of grant you receive will depend on your household income. Payments will be made directly to you at the start of each term. You apply through the same form you use for requesting all or part of the student loans available to you.

Both grants offer a maximum of £2,906 (proposed figure for 2010-11 in November 08) if your household income is £25,000 or less. A partial grant is available for those with household incomes between £25,000 and £50,020 a year.

If you receive the Maintenance Grant, you will find that some of it replaces the Student Loan for Maintenance (for every £1 of Maintenance Grant you receive, the amount of Student Loan for Maintenance you can borrow is reduced by 50p).

This means that if you are a student from a lower-income household, you will have a smaller loan to repay once you finish your course.

The Special Support Grant has no effect on your Student Loan for Maintenance and does not affect your existing entitlements to benefits or tax credits. Students who are most likely to be awarded the Special Support Grant include single parents, student parents with a partner who is also a student and students with certain disabilities.

## Grants and Awards from Charitable Trusts

In addition, you may be able to apply for financial help from a number of trusts and charities which support higher education students. For more information, please contact the Educational Grants Advisory Service (EGAS): **020 7254 6251**

Hotcourses also compiles a directory of funding awards. [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk)

## Students with Children

The four main sources of finance for full-time HE students with dependent children are:

1. Childcare Grant
2. Parents' Learning Allowance
3. Child Tax Credit
4. Access to Learning Fund

Full details of available support can be found in Childcare Grant and other support for full-time student parents in Higher Education 2007/2008, available at: [www.direct.gov.uk](http://www.direct.gov.uk)

## Childcare Grant

This grant supports full-time students with the cost of registered or approved childcare during term times and holidays. 'Registered' childcare means that the provider is registered with the Office for Standards in Education and 'Approved' childcare is for children aged between eight and 14, where the provider has been quality approved by an accredited organisation. The Grant does not need to be repaid. You could qualify for up to £148.75 per week if you have one child or up to £255 for two or more children, however, this amount will depend on your income and the actual costs of your childcare. Your dependent children must be under 15 and in childcare that qualifies for the grant or under 17, with special needs and in childcare that qualifies for the grant. If you, your spouse or partner gets the childcare element of the Working Tax Credit, you will not be able to get the Childcare Grant as well.

## Parents' Learning Allowance

This non-repayable allowance can help to pay for course-related costs such as books, materials and travel and is available as well as any other standard student finance you receive. The amount payable depends on household income and the maximum this year is £1,508.

## Child Tax Credit

You could claim Child Tax Credit from HM Revenue & Customs (HMRC). The amount you receive will depend on your personal circumstances.

## Access to Learning Fund

Please see previous page for details.

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# Financial Support

## Students with Disabilities

Disabled Students' Allowances (DSAs) are grants that help with the extra costs of studying that arise as a direct result of a mental health condition, specific disability or learning difficulty. DSAs are not means-tested and they are paid in addition to the standard student finance resources. They are also available for both full-time and part-time higher education students, who are on courses lasting for at least one year and whose part-time courses do not take more than twice as long to complete as an equivalent full-time course.

You could receive support in various ways:

- Specialist equipment for studying, such as computer software (maximum £5,161 for entire course).
- A non-medical helpers' allowance to pay for additional support, such as a note-taker (maximum £20,520 per year for full-time students and £15,390 per year for part-time students, dependent on course intensity).
- General allowance for disability-related costs not covered by other allowances (maximum £1,724 per year for full-time students and £1,293 per year for part-time students, dependent on course intensity).

To qualify, you will need to show written proof of your disability to Student Finance England.

If you have a specific learning difficulty, such as dyslexia or dyspraxia, Student Finance England may ask you to pay for an independent assessment (the Access to Learning Fund could help you meet this cost).

## Claiming Benefits

The rules concerning students and benefits are dependant on your individual circumstances and too complex to be summarised here. Rules also vary for claiming benefits during term time and holiday periods. Students interested in entering higher education who are in receipt of benefits, or who believe they may be eligible for certain benefits or tax credits, should contact their local Benefits Office or JobCentre Plus for advice.

## £700 College Bursaries for Exceptional Students

Ealing, Hammersmith & West London College is offering a number of bursaries each worth £700 in 2009/10. The Bursaries have been developed to provide additional support to any Home/EU, full-time, higher education student in their first and second year of studies, who may be experiencing financial difficulty which could result in them leaving the college due to financial restraints.

### Year 1

- £200 will be paid at the end of November 2009
- £200 will be paid at the end of February 2010 (upon Successful completion of semester one in year 1)

### Year 2

- £150 will be paid at the end of November 2010
- £150 will be paid at the end of February 2011 (upon successful completion of semester one in year 2)

All eligible students are encouraged to apply, however, applications received from priority groups such as lone parents, low income students, students with disabilities or learning difficulties and adult returners who have not taken out their full Student Loan entitlement, may be considered first.

## The Helena Kennedy Foundation

The Helena Kennedy Foundation (HKF) supports the Government's widening participation in higher education agenda by awarding annual bursaries to students who have overcome significant personal and financial hardship to complete a course in a further education college and progress to higher education. Successful applicants are awarded a £1,500 bursary towards the cost of continuing their education.

For more information on application requirements and to download and application form (available from January 2010):

[www.hkf.org.uk](http://www.hkf.org.uk)  
01908 363452

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# Financial Support

## Access to Learning Fund

The Access to Learning Fund (ALF) is designed to support higher education students with exceptional or unexpected costs. Standard awards can sometimes be made to assist with the basic costs of being a student.

To apply for the ALF, you must have:

- Applied for your full Student Loan allocation and be able to provide written evidence of this (such as a letter from your local authority)
- Received your first Student Loan installment or be able to indicate the reason for the delay (for example, a late application for support)
- Supporting evidence of your income, costs and general expenditure

Specifically, the fund aims to meet costs which are not already being met by other grants; It can help students who are in financial difficulty, provide emergency payments where needed and aid those students who may be considering giving up their course due to a lack of funds. The support you could receive ranges from

minimum awards of £100 to cover basic living costs and up to 50% of your course related costs; to maximum awards of £250 to cover non-standard costs, for example urgent repairs to essential household items, and up to 50% towards emergency costs.

ALF is available to full-time higher education students as well as some part-time students who are on higher education courses that last for at least one year and do not take more than twice as long to complete as an equivalent full-time course.

For more information, please contact the Student Fund Administrators at the College:

**020 7565 1295**

**studentfunds@wlc.ac.uk**

## Students with Adult Dependants

The Adult Dependants Grant provides extra financial help to full-time higher education students with adults who depend on them financially. This does not need to be repaid. Adult dependants are usually someone in your family, such as a partner, however, grown-up children do not count.

The maximum Adult Dependants Grant available is £2,642, depending on your household income. It is paid in three installments, one at the start of each term, and is counted as income when your entitlement to benefits is calculated.

## Information for new, part-time, Home/ EU students living in England

Part-time students are presumed to meet their living costs through work and savings. However, for those students on a lower income, there is still help available, which is:

### Non-repayable

- Grants
- Access to Learning Fund

## Fee Grant & Course Grant

The Fee Grant is awarded to help with tuition fees and is paid directly to the College. The Course Grant is to help with study costs (such as books, materials and travel) and is paid directly to you.

If you are in receipt of the following benefits, you will automatically qualify for the maximum Fee Grant and Course Grant available for your course's intensity (i.e. how long it takes to complete compared to an equivalent full-time course):

- Income Support
- Housing Benefit
- Council Tax Benefit
- Income-based Jobseeker's Allowance

The maximum total you could receive through the combined Fee and Course Grants would be £1,495 (2010-11 figure).

To apply, please visit [www.direct.gov.uk](http://www.direct.gov.uk) to download a copy of the PTG1 form.

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## Information for International/ Non-EU students

The majority of these students pay for their courses privately, but costs can be high so many choose to apply for the various scholarships and grants available.

In the first instance, you should contact your own ministry of education or education department for details of scholarship opportunities for students wishing to study overseas. They can also advise you on your own government's conditions for studying abroad.

You can also get in touch with the British Council office in your country ([www.britishcouncil.org](http://www.britishcouncil.org)) and they will be able to give you guidance on British scholarship schemes. If there is no British Council, contact your nearest British Embassy or High Commission.

You should not travel to the UK or begin a study programme without ensuring you have adequate funds to cover all your academic fees and living costs as it is virtually impossible to arrange financial support once you have left your home country. You may also experience difficulties with immigration authorities unless you can prove you can meet all the necessary costs involved.

## Scholarships

Competition for scholarships and grants is strong. Most are at postgraduate level and have very strict eligibility criteria. You should apply for your grant at least one year prior to the start of your course. It is also important to remember most grants are only for small amounts of money and will not cover the full cost of your course.

Living in the UK for three years does not, on its own, mean that you will become eligible to pay the Home/EU fee listed.

For full information on financial support for international students, please contact the College's International Office:

**+44 (0) 20 7565 1246**  
[intoff@wlc.ac.uk](mailto:intoff@wlc.ac.uk)

Alternatively, contact the UK Council for International Student Affairs (UKCISA):

**+44 (0) 20 7107 9922**  
[www.ukcisa.org.uk](http://www.ukcisa.org.uk)

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