



Financial Support for Higher Education

This fact sheet can be made available in other languages or formats where appropriate by contacting 0161 770 6666 for further information please see our detailed fact sheet Information for all.

The Student Support Section carries out assessments for student loans, tuition fees and grants.

This fact sheets aims to provide information to people living in Oldham, who will be studying in higher education and applying for financial support.

How do I apply for financial support

You need to make an application (Form PN1- New Students or Form PR1 Continuing Students)

Download a form from the Department for Education and Skills (DfES) Student Support website or complete an application on line at:

- <http://www.dfes.gov.uk/studentssupport/formsandguides/index.shtml>
- www.studentfinancedirect.co.uk

When should I apply?

Application forms or the 'online' facility is available from March if you are starting a course in September. The form or the 'online' service will tell you the deadlines of when to return the form to ensure that the financial support is available at the start of the course.

Where do I send my form?

Children, Young People and Families
Student Support
PO Box 40
Civic Centre
West St
Oldham
OL1 1XJ.

Do I need to provide any documents with my application form?

If you are a new student the Student Support Section will need to see your passport or if you do not have a passport your original birth certificate. If you choose to send the original birth certificate, the birth certificate must be accompanied by a declaration form (available to download from www.studentfinancedirect.co.uk)

The PN1 form will tell you which financial documents you will need to return with the application form.

Continuing students do not need to send documents with the application form.

What financial help is available?

Student loans and grants are available to students who require help with living costs. You have to repay any loans, however you will not have to start repaying them back until you have finished or left your course and you begin earning.

Whilst at college/university you have two main costs to pay: Your contribution to tuition fees and your living costs.

What help will I get with Tuition Fees?

For 2008 entrants –

No eligible full time student will have to pay for their fees before or whilst they are on the course. Instead, fees will be covered by a low cost loan. This new tuition fee loan is non- means tested and is up to £3145 a year. Loan repayments start after leaving university and once earnings exceed £15,000.

For continuing students –

Continuing students and eligible gap year students will continue under the 2005-funding scheme. The maximum fees a university can charge are £1255 a year. Students won't have to pay this money upfront-instead you can apply for the tuition fee loan to cover these costs and repay after you have left university and once earnings exceed £15,000.

Will I be eligible for a Student Loan?

New and Continuing students will be eligible to apply for a student loan to help pay for living costs. This is in addition to the new student loan for fees.

What help is available for living costs?

The student loan is **means tested** and based on your own and family income and on where you decide to live and study.

Maximum loan rates are:

Parental Home £3580

London £6475

Elsewhere £4625

What grants are available?

Non-Repayable Grants –

Maintenance Grant

There is extra help to meet the costs of going to university for students from lower income households. This could be worth up to £2835 a year and does not have to be paid back.

Special Support Grant

A Special Support Grant is available to students who are a 'prescribed person' under the Income Support or Housing Benefits regulations. This will generally be single parents, other students if they have a partner who is also a student, and students with qualifying disabilities.

The Special Support Grant covers extra course-related costs such as books, equipment, travel or childcare. The amount of support, the income assessment arrangements and the payment arrangements are the same as for the Maintenance Grant. The amount of Special Support Grant you receive will not affect the amount of Maintenance Grant you may be entitled to receive. Nor will your entitlement to Department for Work and Pensions benefits be affected if you receive the Special Support Grant.

Students in receipt of the Higher Education Grant will not be eligible to receive the Special Support Grant.

If you are eligible to receive a Special Support Grant, you will not be eligible to receive a Maintenance Grant.

Higher Education Grant

For students from low income families who started their course in 2004/2005 academic year or later there is a grant worth up to £1000 a year and does not have to be paid back.

The Parents Learning Allowance

This is non-repayable and worth up to £1470 a year depending on household income. It is intended to help with course related costs for students who have dependent children.

Adult Dependents' Grant

If you are a student who has a husband, wife or partner who depends on you financially, you may be eligible for up to £2575 a year. This is non-repayable and depends on household income.

Child Care Grant

This is a non-repayable grant for full time students with dependent children in registered or approved childcare. The amount payable depends on household

income and actual childcare costs. The maximum available is 85% of weekly childcare costs up to maximum of £148.75 a week (one child) or £255.00 a week (two children or more)

Bursaries

Bursaries are extra financial help for students from the university or college they go to. You do not have to repay any of this help.

Disabled Students' Allowance (DSA)

These help with the extra costs students have as a direct result of a disability Available for all full time and some part time students. This help is not dependant on household income and is not repayable.

- General Disabled Students' Allowance (up to £1680 each year)
- Specialist Equipment Allowance (up to £5030 for the whole of the course)
- A Non Medical Helpers Allowance (up to £20,000 each year)

Part time Disabled Students

If you are a part time student with a disability and studying at least 50% of a full time course, you may qualify for help with a Disabled Students' Allowance

Postgraduate Disabled Students

The Disabled Students' Allowance is available to full time and part time postgraduate students as well as distance learning students. Postgraduate part time courses should last for at least one year and should not take more than twice as long to complete than an equivalent full time course.

Access to Learning Funds

These are available direct from universities to help students from lower income families who need extra financial support for their course to stay in higher education. These are assessed on an individual needs basis and payment may be as a non-repayment grant or as a short-term loan.

Part Time Study

There is also help available if you study part time. You can get a non-repayable grant for fees of up to £1180 depending on how intensive your study is. In

addition there is a non-repayable grant of up to £255 towards the costs of books, travel and course expenditure.

Both these grants are means tested and are available to students from lower income households who intend to complete their course in no more than twice the length of time it would ordinarily take to complete the full time course. The part time application (Form PTG1) is available in August for a course starting in September.

What happens next?

Your application and the evidence you have provided will be checked by the Student Support Team. If your application is in order, it will be sent to Student Finance Direct (a service managed by the Student Loans Company in partnership with local education authorities and the Department for Innovation and Universities).

How long does the application process take?

Student Finance Direct will send you notice of the support you are entitled to. If you have provided all the information you need to, this will normally be six to eight weeks after your application has been received.

How is the financial support paid to me?

Your money will be paid direct into your bank account after you register on your course at the start of the term. Student Finance Direct will send you a payment schedule that tells you how much your payments are and when your instalments are due. You will normally receive any amounts due in three instalments.

How do I repay the student loan?

You will not have to start repaying the loan until the April after you have finished or left your course. The amount you repay will be linked to your income. You will be expected to repay 9% of your income each year over £15,000. The Student Loans Company will work with the Inland Revenue to collect repayments. They will be taken by your employer and shown on your pay statement.

Where can I find more information?

Department for Education and Skills

Web site: www.dfes.gov.uk/studentsupport

Student Loans Company

Web site: www.slc.co.uk or www.studentfinancedirect.co.uk

Skill: the National Bureau for Students with Disabilities

Phone: 0800 328 5050

Minicom: 0800 068 2422

Fax : 020 7450 0650

Email: info@skill.org.uk

Website: www.skill.org.uk

We want to provide good quality services for people in Oldham and as we are a public service you have a say in what we do. We want you to be completely satisfied with our services but to ensure this we need to know what you think. What we do best? Where could we improve things? Do you have any ideas or suggestions? Only by listening to you can we give you the service you deserve.

If you wish to make a comment about our services you can email us on customer.feedback@oldham.gov.uk or you can phone us on 0161 770 4191 or you can write to: Complaints Officer

Chief Executives Department

PO Box 160

Civic Centre

Oldham

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