

# **Financial support for undergraduate students in higher education 2020-21** - a guide for constituents

For September 2020 entry



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# **Financial support for undergraduate students in higher education 2020-21**

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For September 2020 entry

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# 1. Introduction

This guide provides information on the financial support available to eligible students who are planning to study a full-time or part-time undergraduate higher education course in the Academic Year 2020/21 and who are ordinarily resident in Wales. Student financial support can help with both tuition fee costs and living costs.

**Student Finance Wales** is responsible for assessing your eligibility for funding.

The **Student Loans Company** then makes payments in the form of Grants or Loans to you (for living costs) and to the University or College for tuition fees.

If you commenced your studies prior to September 2018 you should consult previous guidance or contact Student Finance Wales.

The rules around student financial support are extremely complex with many exceptions and special circumstances. You will see the word “normally” used often in this factsheet. This is because this document is intended as a general guide and does not cover every single circumstance or entitlement possibility.

You may not be eligible for all of the types of support in this guide or the maximum amounts shown depending on your household circumstances and place of study.

*Disclaimer: Senedd Research is regularly asked about student finance and this quick guide sets out information about some of the questions we are most frequently asked. It is not intended as a comprehensive guide and you should always seek advice from Student Finance Wales or a suitably qualified professional that is tailored to your individual situation.*

## 2. Changes since September 2018

As a new student in September 2020, you will be the third year to start on the new undergraduate student support package. Those students who started their course prior to September 2018 will be on the old package.

The **emphasis in the new package has shifted to now focussing on helping you with your living costs** as this was shown to be the biggest barrier to study in Welsh Government's [Diamond Report](#).

**Unlike the old system your household income doesn't affect the total funding amount you can get**, but it does decide the balance between the amount of Welsh Government Learning Grant (not repayable) and Loan (repayable) you can get.

Support is still available to help with tuition fees, but in the form of a loan that has to be repaid.

### 3. Funding and COVID-19

In response to the COVID-19 pandemic, the **Welsh Government introduced a number of measures** for new and continuing undergraduate students who are unable to attend their courses in person for the 2020/21 academic year due to coronavirus.

The normal package of support, outlined in this briefing, will be available to students who would normally attend courses in person but learning has been moved online either partially or fully. Distance learning courses will also maintain the normal package of support.

To be eligible for support there are criteria around where you live, including that a student should be a resident in Wales on the first day of their course. The **Welsh Government has said** that where students are prevented from being in Wales whilst studying due to COVID-19, their eligibility will be unaffected.

Student funding for living costs will continue to be based on where the student is living for the majority of the time. If you're living at home due to COVID-19, you will still be entitled to support but this can be reassessed if your circumstances change. For example, if COVID-19 has an impact on your household income due to unemployment and you believe your household income will drop by at least 15% compared to the household income you provided for the initial assessment for support, then you can apply for your entitlement to be reassessed. This could result in a change of the mix between grant and loan and a higher grant being provided.

## 4. Eligibility criteria

The rules around eligibility can be complex and this guide is not intended to include details of all possible individual circumstances, it is meant as a general guide only. **You should seek advice from Student Finance Wales if you are unsure about your eligibility.** You can find [more information here](#).

Broadly speaking, eligibility is dependent on all of the following criteria:

1. Where you live (your nationality and residency status)
2. Your course
3. Your university or college
4. Your age

### 4.1. Where you live

**In general, you have to be:**

- a UK national or have 'settled status' i.e. no restrictions on how long you can stay in the UK for; and
- normally live in Wales; and
- have been living in the UK for 3 years before starting your course.

If you don't meet all three conditions, **you can still apply for support if you meet one of the other UK residency categories.** [These include](#), but are not limited to, being:

- an EU nation or family member of an EU national;
- a refugee;
- a migrant worker; or
- under humanitarian protection as a result of a failed application for asylum.

#### 4.1.a Students from the EU

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If you're an **EU national, you can normally get help towards the cost of your tuition fee.**

**The [Welsh Government has said](#) that EU nationals intending to study in Wales for academic year 2020/21 will be eligible to pay the same tuition fees as Welsh students.**

In some circumstances, EU nationals can get help with living costs as well. This is usually if you've lived in the UK for at least 3 years before starting your course, you'll be living in the UK on the first day of your course, and if your main reason for living the UK wasn't to receive full-time education and your course qualifies.

Further information from Student Finance Wales for **EU nationals can be found here.**

## 5. Full-time study: help with tuition fees

The amount of **tuition fee loan** you are entitled to depends on where you want to study. It is not means tested, meaning any eligible student can take out the maximum amount.

### 5.1. Public and private universities and colleges

If you are studying at a **publicly-funded University or College**, they can charge a **maximum of £9,000 tuition fees per year in Wales** (and £9,250 in other parts of the UK).

There are **two big differences if you study at a private University or College**.

- 1.** There are **no restrictions on the tuition fee they can charge you**.
- 2.** The **amount of tuition fee loan you can get is less than if you went to a public university or college**. This means that if they charge you fees higher than the maximum level of Tuition Fee Loan you can get, then **you will have to fund the difference yourself**.

You can only get a Tuition Fee Loan when studying at this type of provider if your course has been especially “designated” by the Welsh Government. Student Finance Wales holds a list of courses so we recommend **contacting them** for more information.

### 5.2. Tuition fee loan amounts

The tuition fee loan is **paid directly to the place you are studying**. **There are complex rules about how much you will have to pay back if you leave your course before completing it**. You should **check the Student Finance Wales website** if you need to know more about this.

The table below shows the tuition fee levels and the tuition fee loan amounts.

**Table 1: Tuition fees and tuition fee loans**

	<b>Maximum you can be charged</b>	<b>Tuition Fee Loan available to you (not means tested)</b>
<i>Studying at a public university or college in Wales</i>	£9,000	£9,000
<i>Studying at a public university or college in England, Northern Ireland or Scotland</i>	£9,250	£9,250
<i>Studying at a private university or college in the UK on a course designated by the Welsh Government</i>	No restrictions on what they can charge	£6,165 (if this doesn't cover your whole fee then you must make up the difference)
<i>Studying at a registered provider in England</i>	£9,250	£9,250

Source: Student Finance Wales

### 5.3. Armed forces personnel or leavers

If you are currently serving in the Armed Forces (service personnel or SP) or have left (Service Leavers or SL) you may be entitled to claim Enhanced Learning Credits under the **Enhanced Learning Credits Scheme** (ELCS) and/or take advantage of the Publicly Funded Further Education/Higher Education scheme (PF FE/HE).

Eligibility and entitlements are complex, and differ for current **service personnel** (SP) and **service leavers** (SL). Further information on the PF FE/HE schemes can be found [here for SP](#) and [here for SL](#).

Full details on eligibility and amounts can be found the **Ministry of Defence's Direction and Guidance for Training and Education**.

### 5.4. NHS Bursary

If you are studying a course that will lead to a qualification in medicine, dentistry or healthcare then you might be able to get a bursary from NHS Wales. The

NHS Bursary is assessed and paid by the NHS Bursary Scheme and not Student Finance Wales.

Tuition fees will be dealt with directly by the NHS. You won't receive support for tuition fees from **Student Finance Wales** unless you choose to study elsewhere in the UK where no healthcare bursary is offered.

You can get a Maintenance Loan from Student Finance Wales of up to £4,405 if you're studying an NHS funded course in Wales.

You should contact the **Student Awards Services at NHS Wales** for more information.

## 5.5. Social Work Bursary

If you are studying an approved undergraduate or Masters degree course in social work, you can apply for the Social Work Bursary from Social Care Wales. Students studying an approved Masters course can also receive an additional income assessed bursary.

For more information, including eligibility criteria, you can contact the **Student Funding and Grants Team at Social Care Wales**.

## 6. Full-time study: help with living costs

Help with living costs is a bit more complex than tuition fee loans. **Your household income is taken into account but only for the purposes of deciding the split between the Welsh Government Learning Grant, and repayable loan - not for deciding the maximum amount you can get.**

### 6.1. Welsh Government Learning Grant and Maintenance Loan

The **Welsh Government Learning Grant (WGLG) is based on your household income**, where you'll be studying and where you'll be living. However **most students are able to get a minimum £1,000 grant**, which you don't have to pay back.

The **rest of your living cost support is made up of the Maintenance Loan**. You can get additional help in certain circumstances such as having dependents. This is explained later in the guide.

The overall yearly amount of funding you can receive will be a **mix of the WGLG, topped up by the Maintenance Loan if you wish**. This will be **paid directly into your bank account** at the beginning of each term, but only after you've registered for your course and your attendance has been confirmed by your university or college.

The table below shows the maximum entitlements for most eligible students and how your household income affects the mix of WGLG and Maintenance Loan. The grant column in the table includes the minimum £1,000 grant mentioned above.

**Table 2: Mix of grant and loan**

Household income	Living with your parents		Living away from home, studying outside London		Living away from home, studying in London	
	Grant	Loan	Grant	Loan	Grant	Loan
£18,370 or less	£6,885	£1,450	£8,100	£1,710	£10,124	£2,136
£25,000	£5,930	£2,405	£6,947	£2,863	£8,643	£3,617
£35,000	£4,488	£3,847	£5,208	£4,062	£6,408	£5,852
£45,000	£3,047	£5,288	£3,469	£6,341	£4,174	£8,086
£59,200 or more	£1,000	£7,335	£1,000	£8,810	£1,000	£11,260
<b>Total</b>	<b>£8,335</b>		<b>£9,810</b>		<b>£12,260</b>	

Source: Student Finance Wales

As you can see, even if you have the lowest household income of £18,370 or less, you would still require a small Maintenance Loan to bring you up to your maximum entitlement.

Likewise if you have the highest household income of £59,200 or more you can still receive the minimum £1,000 in WGLG.

You will be **charged interest on your Maintenance Loan from the first day the money is paid into your bank account, until the loan is repaid in full or cancelled.**

## 6.2. Welsh partial cancellation of Maintenance Loan

If you take out a Maintenance Loan in the academic year 2020/21, when you come to start repaying the balance you could have up to £1,500 cancelled from your loan balance by the Welsh Government.

Further information can be found from [Student Finance Wales](#).

## 7. Help for part-time study

For part-time undergraduate study the package is a pro-rata version of the full-time package described above, i.e. eligible students can receive a pro-rata tuition fee loan for tuition fees and pro-rata WGLG and pro-rata Maintenance Loan for help with living costs.

The support you can get depends on a number of criteria set out by **Student Finance Wales**. As well as the conditions set out in the Eligibility Criteria section of this guide, the course intensity is also taken into account.

**Course intensity means the percentage of time that you're studying compared to a full-time course.** A full-time course has a course intensity of 100%. Part-time courses will usually have a course intensity of 25%, 50% or 75%.

You can't normally get student support if your course intensity is less than 25%.

### 7.1. Tuition fees

Like full-time study there is a maximum amount of **tuition fee loan** you can receive. The maximum amounts of tuition fee loan can be seen in the table below.

**Table 3: Tuition fees loans for part-time study**

<b>Maximum Tuition Fee Loan available for Part-Time Students 2020/21</b>	
<i>Studying at a public university or college in Wales</i>	£2,625
<i>Studying at a public university or college in England, Northern Ireland or Scotland</i>	£6,935
<i>Studying at a private university or college in England, Northern Ireland or Scotland</i>	£4,625

Source: Student Finance Wales

### 7.2. Living costs

As with full-time students, you can receive help with your **living costs** in the form of the Welsh Government Learning Grant (WGLG) and Maintenance Loan. These are subject to maximum amounts per year with the split between grant to loan being based on your household income.

For part-time students, the amount of total funding you can get depends on the course intensity. The table below shows examples of the maximum amount you can receive based on course intensity and household income as well as the balance of grant to loan.

**Table 4: Living cost amounts for part-time students**

<b>Examples of course intensity</b>	<b>Examples of household income</b>	<b>Welsh Government Learning Grant</b>	<b>Maintenance Loan</b>	<b>Total</b>
<b>25%</b>	£25,000 or less	£1,500	£311.25	<b>£1,811.25</b>
	£45,000	£769.25	£1,042	
	£59,200 or more	£250	£1,561.25	
<b>50%</b>	£25,000 or less	£3000	£622.50	<b>£3,622.50</b>
	£45,000	£1,538.50	£2,084	
	£59,200 or more	£500	£3,122.50	
<b>75% or more</b>	£25,000 or less	£4,500	£933.75	<b>£5,433.75</b>
	£45,000	£2,307.75	£3,126	
	£59,200 or more	£750	£4,683.75	

Source: Student Finance Wales

## 8. I've studied before

If you hold an undergraduate qualification and are thinking of doing a postgraduate qualification then there's another **package of support available** to you.

There are complex rules on what you are entitled to if you are thinking of studying a course which is of an equivalent level to one you've already studied, regardless of if you completed it or not. They are applicable to both full-time and part-time study.

Generally speaking you are entitled to support for each year of your course, plus another year. **If you have studied a previous course your entitlement may be reduced by the years you've studied previously.** This is true even if you did not apply for any tuition fee loan or living cost support. **You also may not be eligible for any support if you already hold a UK Honours Degree.**

Examples are provided on the [Student Finance Wales website](#).

However, there are a number of exceptions for particular courses of study. These are for students taking courses in **medicine, dentistry, veterinary science, architecture, social work and undergraduate Initial Teacher Training (ITT)**. Students will continue to be eligible for loans for living costs, even if they already hold an equivalent or higher level qualification.

There are also exceptions if you **didn't complete your course due to compelling personal reasons**. You will need to **provide evidence of this**. Depending on your circumstances, this could be by way of medical evidence from your GP, from social services or from the student advisory service from your college or university that substantiates your personal or family crisis. These will be considered carefully prior to a decision being made.

If you have previously studied a course of higher education at undergraduate level you should **speak to Student Finance Wales before making any decisions and see if you fall under an exemption.**

## 9. Further financial support

There are **extra grants** available to help you if you have particular circumstances and therefore need additional support. The amount of funding differs for full-time and part-time students. **The figures in brackets refer to part-time students.**

**All these are on top of any entitlement to tuition fee loan and Welsh Government Learning Grant and Maintenance Loan.**

### 9.1. Dependants' grants

These are grants for students with dependent children or dependent adults. They are available for full-time and part-time students, depending on the intensity of the course.

#### 9.1.a Childcare grant

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This is available to students to help meet the **costs of childcare for children in approved or registered childcare**, under the age of 15 or under the of 17 if they have special educational needs.

The grant can be used to **meet up to 85% of your childcare costs** up to a maximum of **£174.22 per week** (£130.67 part-time) for **one child** or a maximum of **£298.69 per week** (£224.02 part-time) for **two or more children**.

You won't qualify for this grant if either you or your partner claims:

- the childcare element of Working Tax Credits or Universal Credit;
- Tax-free Childcare from HM Revenue and Customs (HMRC); or
- NHS funded childcare grants.

Further information is available from Student Finance Wales for **full-time** and **part-time** students.

#### 9.1.b Parents' learning allowance

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This is intended to **help students who have dependent children** and is to help you pay for course related costs. You may be eligible for a **maximum of £1,766 for full-time students**.

For part-time students the amount you can get is based on your course intensity. The **maximum amount you could receive is £1,324.50 if your course intensity is 75% or more**. The amount will be less if your course intensity is lower.

Further information is available from Student Finance Wales for **full-time** and **part-time** students.

### 9.1.c Adult dependants' grant

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This is intended to help **students who have a family member who they support financially and who is not their child**. Their income cannot be more than £3,923 a year.

The maximum amount available is **£3,094 per year for full-time students**. For **part-time students** the maximum amount you can get **depends on your course intensity**. If your **course intensity is 75% or more** then the maximum amount you could receive is **£2,320.50 per year**. The amount will be less if your course intensity is lower.

Further information is available from Student Finance Wales for **full-time** and **part-time** students.

## 9.2. Disabled students' allowances

Disabled Students' Allowances (DSAs) are **additional sources of funding** available to **students who have a disability**, including a long-term health condition, mental-health condition or learning difficulty.

The allowance **does not depend on your household income**. There are four types of allowance available as shown in the table below:

**Table 5: Types of DSAs with maximum amounts available**

Allowance type	Maximum amounts for full-time students	Maximum amounts for part-time students
<i>Non-medical helper</i>	<i>£23,258 per year</i>	<i>£17,443 per year</i>
<i>Specialist equipment</i>	<i>£5,849 for the whole course</i>	<i>£5,849 for the whole course</i>
<i>General allowance</i>	<i>£1,954 per year</i>	<i>£1,465 per year</i>
<i>Disability-related travel</i>	<i>Reasonable extra travel costs incurred as a result of the student's condition</i>	<i>Reasonable extra travel costs incurred as a result of the student's condition</i>

Source: Student Finance Wales

Further information is available from Student Finance Wales for **full-time** and **part-time** students including how to apply for DSAs.

### 9.3. Travel grant

If you are attending a clinical placement in the UK or studying abroad as part of your course you may be eligible for a **grant to help with travel expenses**.

The travel grant can help towards the **costs of travelling to and from** the place in the UK where your **clinical training takes place** or the country you have to go to if you're **studying abroad**.

You will be expected to **pay the first £303 of travel costs yourself** if your **household income is lower than £59,200**. If your household income is £59,200 or more, you will be expected to pay the first £1,000 of travel costs yourself.

### 9.4. University or institutions' funds

All Welsh Universities (and most other UK institutions) provide some sort of **discretionary financial support**. The schemes use a large number of names but are often referred to as **hardship funds, bursaries or scholarships**.

They serve a **wide variety of purposes**: some to **reward academic or other excellence**, and some to help you meet **your living costs** or get you out of financial trouble. Some can be applied for before starting, others only during your

study if your circumstances allow it. **Some will be grants, others may be loans.** It will **depend entirely on the institution** you study in since these schemes are designed and run by the institutions themselves. **They set the rules.**

You should take a look at the website of **your institution** to see what support or awards are available. It is a good idea to do this **before you start studying** there in case there is some additional support available that you could get in your first year. Below are some examples to illustrate the types of funds available:

- **Bangor University** has a hardship fund and new digital hardship fund. The hardship fund is prioritised for students with children, those with disabilities and homeless students.
- **Swansea University** offers a range of hardship funds for students experiencing financial difficulties to support the costs of accommodation, books and equipment, childcare, travel, utility bills and food.

## 9.5. Dance, drama and music

The Dance and Drama Awards (DaDA) scheme offers income assessed support for tuition fees and living costs at a number of private dance and drama institutions in England.

DaDA funding is intended to provide a contribution to costs for talented individuals who want to become professional actors and dancers. Grant amounts depend on household income and where the student lives and studies. Further information on the 2020-21 scheme can be found on the [GOV.UK website](#).

The UK Government also has a [Music and Dance Scheme](#) which provides financial help for specialist education or training for young musicians and dancers. The grants help with fees at a number of schools and advanced training centres.

The [National Youth Arts Trust provides bursaries](#) for dance, drama and music of up to £1,000 to young people aged 12-25. To be eligible for a bursary you must fulfil a number of criteria including being a UK citizen and able to demonstrate talent and dedication to improving your skills. More [information on eligibility](#) and [how to apply](#) can be found on their website.

More organisations which offer advice and grants can be found on [the academy of creative training website](#).

## 10. Further information

You should contact Student Finance Wales for advice about your particular circumstances. They can provide official information and advice. Their telephone number is **0300 200 4050**.

They have a range of **resources for 2020-21** which are likely to be added to in the coming year.

The **National Union of Students** also provides information on funding and student money matters.