Financial support for students in further education 2025-26

- a guide for constituents

For September 2025 entry





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1. Introduction

This guide provides updated information on the different types of financial support that you might be eligible for if you are planning on, or are already studying a full-or part-time further education course in Wales from September 2025.

Further education often means education from the ages of 16-18, although adults can also participate. It is usually delivered through local colleges and school sixth forms.

Some local authority areas have a mix of sixth forms and local colleges, whilst others have colleges only. Further education is different from higher education, but your local college might run both further and higher education courses. They will make it clear which is which when you are looking at courses.

This document is meant as a general guide and won't cover everyone's situation. You should speak to **Student Finance Wales** and/or your college or sixth form for advice on your own situation.

Careers Wales can give you further information of funding for students with learning difficulties and disabilities.

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. Tuition fees

If you are aged 16 to 18, you **don't usually have to pay tuition fees**. These are the fees that go towards the costs of teaching the course itself.

If you are aged 19 and over, **you may need to pay tuition fees for further education college**. You can check this with the place you are studying at, or thinking of studying at, to see what the situation is. Your place of study may be able to able to offer you free tuition or reduced fees in certain situations, such as if you or your family have a low income, if you have a disability or if you receive benefits.

If you are recieving benefits you might still be able to carry on getting them and study. The rules on this can be very complicated so you should raise it with your local Jobcentre or speak to the Department for Work and Pensions who can give you advice. The UK Government website has a **list of helpline numbers**.

3. Funding for students aged 16-18

Education Maintenance Allowance (EMA)

EMA is for full-time learners (at least 12 hours per week) from low income households, who are in further education, aged between 16-18 and who live in Wales.

To be eligible for EMA, **you need to live in Wales, but you don't need to study in Wales**. Your college or school has to be participating in the scheme, and the course you study has to be eligible. Your school or college can tell you if the course you want to do is eligible.

There are also nationality requirements. You can apply if you:

- are a UK national, Irish Citizen or have settled status;
- will be living in Wales on the first day of the first academic year of your course;
 and
- have been living in the UK and Islands for three years before starting your course.

If these do not apply to you, you may still be eligible for EMA if you are living in Wales. Student Finance Wales provide a **nationality and residency guide** for more information.

If you meet the eligibility criteria above, you may be able to get up to £40 a week paid every fortnight, though this depends on your household's income. There are two household income thresholds, the relevant one to you will depend on the number of dependants (including you 'the student') in your household:

Household income	Number of dependent children (including the student)	Award
£0 - £23,400	1	£40
£23,401+	1	£O
£0 - £25,974	2+	£40
£25,975+	1+	£O

Source: Student Finance Wales

If your household income is £25,975 or more you won't be eligible for EMA.

If you meet the criteria to be considered an 'independent student', that is not living with parent(s) or guardian(s), your earnings will be used to make up your household income. If you live with a partner, their earnings will also be considered as part of your household income. Independent student status can include the following, and you will need to provide evidence if you:

- are a care leaver;
- live under a local authority care or with foster parents;
- receive Income Support, income-related Employment Support Allowance or Universal Credit:
- are responsible for a child;
- are a young person in custody; or
- are estranged from your parents.

Independent students are not required to provide financial information, though are required to send evidence of their status. Student Finance Wales provide a **guide on independent students** with more information. While the guidance for applying for EMA as an independent student does not define being estranged from your parents, **the guidance for applying for the Welsh Government Learning Grant (FE)** states "By estranged we mean you've had no contact with your parents for at least 12 months". You should check with Student Finance Wales for the exact details in the context of FE.

Details on **how to apply** for EMA for 2025-26 are available on Student Finance Wales' website. Once you have registered an account, it should take around 30 minutes to apply. Applications are now open and the **deadline for applications** and any evidence is 31 August 2026.

If you require any further information, **contact details for Student Finance Wales** are available on their website. Additionally, Student Finance Wales published **The Little Book of EMA** with further information for 2025-26. Student Finance Wales also provides an interactive **FE calculator** to help work out how much you may be entitled to.

Information for **parents, guardians and partners** may also be found on Student Finance Wales' website. Information about cheaper bus travel is also available under section 7 of this guide.

4. Funding for students aged 19 and over

Welsh Government Learning Grant Further Education (WGLG FE)

WGLG FE is for students aged 19 or over on 1 September 2025. As a grant, **this does not have to be repaid**.

To be eligible for WGLG FE you must be studying at a school or college involved in the WGLG FE scheme. Your course must:

- require you to attend for at least 275 hours during the academic year;
- be at a participating school or college; and
- lead to a nationally recognised qualification, up to and including Level 3 qualifications.

Your school or college can tell you if the course you want to do is eligible.

You will not be eligible to receive WGLG FE if you have received this grant previously by studying on a course of the same level as (or higher than) the course you are applying for.

There are also nationality requirements. You can apply if you:

- are a UK national, Irish Citizen or have settled status;
- will be living in Wales on the first day of the first academic year of your course;
 and
- have been living in the UK and Islands for three years before starting your course

If these do not apply to you, you may still be eligible for EMA if you are living in Wales. Student Finance Wales provide a **nationality and residency guide** for more information.

If you meet the eligibility criteria above, you may be able to receive up to £1,919 as a full-time student (500+ hours) or up to £959 as a part-time student (275-499 hours). The amount you could get is dependent on your household income:

Annual household income	Part-time (275-499 hours)	Full-time (500+ hours)
Up to £6,120	£959	£1,919
£6,121 - £12,235	£576	£959
£12,236 - £18,370	£384	£576
£18,371 and above	£O	£O

Source: Student Finance Wales

For the purpose of receiving the WGLG FE you are considered an independent student if:

- you're 25 years or over;
- you're responsible for a child;
- you have supported yourself financially for at least three years;
- you have been estranged from your parents for more than 12 months;
- your parents are deceased;
- you're married or in a civil partnership; or
- you're a 'care leaver' who has been in the care of your local authority between the ages of 14 or 16, depending on when you started your course.

To apply as an independent student, further information is provided by **Student Finance Wales**.

Details on how to apply for WGLG FE 2025-26 are available on **Student Finance**Wales' website. Once you have registered for an account, it should take around 30 minutes to apply. Applications are now open. For courses starting on 1 September 2025, you need to submit your application by 31 May 2026 and submit any evidence needed by 31 August 2026.

If you require any further information, **contact details for Student Finance Wales** are available on their website. Additionally, Student Finance Wales published **a guide to WGLG FE** with further information for 2025-26. Student Finance Wales also provide an interactive **FE calculator** to help work out how much you may be entitled to.

Information for parents, guardians and partners may also be found on Student Finance Wales' website.

Information about cheaper bus travel is also available under section 7 of this guide.

5. Financial Contingency Fund (FCF)

The Welsh Government gives money to colleges in Wales so they can help students who might be facing financial difficulties, or who are likely to leave their education. This money is given on a discretionary basis and is known as **Financial Contingency Funds** (FCFs). Some colleges may call them Student Support Funds or Student Hardship Funds.

As the money is given to colleges, they are free to set their own detailed rules as long as they stay within Welsh Government guidelines. This can include childcare costs, books and travel costs along with other costs included in the **Financial** support available for learners and their families Welsh Government news article.

This **Funding for providers guide from Medr** describes the FCF:

This funding provides financial help to those eligible learners whose access to further education might be inhibited by financial considerations, or who, for whatever reason, including a disability, face financial difficulties.

Institutions administer the Financial Contingency Fund to their learners on a discretionary basis, and are responsible for distributing the funding to ensure that support can be tailored to the needs of the students.

You should contact your college for further information on the FCF. Links to Further Education Institutions' financial support pages in section 6 includes information on the FCF.

6. Financial support links for further education institutions

Contact details for further education institutions are available on the **Welsh Government's website**.

Readers viewing the online version of this guide may follow the below links for further information on financial support for students at each of Wales' further education institutions. Some of the below webpages include additional information on financial support for specific circumstances.

Links to financial support for students in Wales' further education institutions:

- Adult Learning Wales;
- Bridgend College;
- Cardiff and Vale College;
- Coleg Cambria; (Need to select 'Funding & financial support' option)
- Coleg Gwent;
- Coleg Ceredigion (Coleg Sir Gar);
- Coleg Y Cymoedd;
- Gower College Swansea;
- Grwp Llandrillo Menai;
- NPTC Group of Colleges:
- Pembrokeshire College;
- St. David's Catholic Sixth Form College; and
- The College Merthyr Tydfil.

7. Other financial support

This section provides further information on funding support to those entering further education. This is a non-exhaustive list with some further education institutions offering specific bursaries and scholarships (for example).

King's Trust Development Award

Formerly known as the Prince's Trust Development Award, the King's Trust Development Award provides small grants (£10-£500) to young people (16-30) who are not currently working or in education who need financial support to access education, employment, training, or structured volunteering. More information on what a Development Award may cover and how to apply can be found on the **King's Trust website**.

ReAct+

ReAct+ is a Welsh Government fund that offers grant support for vocational learning, travel costs and care (including childcare) related to training, to those aged 20 or over, resident in Wales and have a right to live and work in the UK. To be eligible for the grant support, individuals must be aged 20 or over and either:

- under formal notice of redundancy;
- been made redundant in the last 6 months; or
- an ex-offender or an offender serving a community sentence.

Further information can be found on Working Wales' website.

Personal Learning Accounts (PLA)

PLA's support individuals 19 and over who live in Wales, are employed/ a full-time carer (paid or non-paid) and whose basic salary does not exceed £32,371. Those who meet this eligibility criteria for a PLA are able to access support for developing a career in a priority sector by accessing part-time study on specific courses alongside their current employment. More information on this form of flexible and fully-funded learning, which is available across colleges in Wales, can be found on **Careers Wales' website**.

Free childcare

Eligible parents of children that are 3-4 year olds may be able to receive 30 hours

free childcare for up to 48 weeks a year through the Welsh Government's Childcare Offer for Wales. More information on the Childcare Offer can be found on the **Welsh Government website**. Welsh Government also published **guidance for the offer**. It explains that to be eligible, FE students need to **provide evidence** that they are enrolled on a course which is delivered via an FE Institution, that is at least 10 weeks in length.

Welsh Government also has a **commitment to 12.5 hours of free childcare to all two-year-olds** by the end of this Senedd term. This is called Flying Start
Childcare. More information on this and other childcare is available from the **Family Information Service (FIS)**. Each local authority has a FIS, whose role is to provide free impartial information and advice for all parents and carers.

Free and cheap travel

While Local Authorities are not required to offer free transport after compulsory school age, they do have the discretion to provide transport to **Further Education learners up to the age of 18**. Senedd Research has published a **Home to school transport - a guide for constituents** which sets out further detail.

If you are aged 16-21 and live in Wales you can apply for a **MyTravelPass**. A MyTravelPass can help get 30% off weekly, monthly or yearly bus tickets for 16-21 year olds.

From 1 September 2025, a **pilot project** run in Wales allows 16-21 year olds to purchase £1 single tickets or £3 unlimited daily travel.

Apprenticeships

For those who do not wish to pursue work and further training, another post-16 route for learners leaving compulsory education is to pursue an apprenticeship which combines practical training in a job with study.

There are a number of different levels of apprenticeships which can range from foundation apprenticeships to degree apprenticeships.

Further information on apprenticeships is available on **the Welsh Government** website.

The Welsh Government also provides an online tool to search for an apprenticeship vacancy.

Barclays Family Action Fund

While students can not apply themselves, an authorised member of staff (usually a student or welfare adviser) from a publicly funded further education college may apply for a grant of up to £1,000 studying at Level 2 or 3 to support families with their basic needs. Currently in Wales only Gower College Swansea and Gwent College are eligible to apply. Further information is available on the **Family Action website**.

Thomas Wall Trust Grant

The **Thomas Wall Trust** offers grants to support adults living in the UK undertake education and training that will increase their chances of employment.

Grants of up to £1,500 towards course fees (the course must be an accredited vocational course up to Level 3) and/or up to £750 for costs associated with childcare, travel and equipment.

Eligibility requirements for a grant from the Thomas Wall Trust include being:

- aged 18 and over;
- experiencing financial and other challenges e.g. disability, major trauma or a life event, mental health issues, carer responsibilities, care leaver, estranged from family, English language learners (ELL), child care responsibilities;
- have been unemployed for at least 6 months within the last 2 years;
- have the right to work and study in the UK, and have lived in the UK for at least 3 years; and
- from a low income household

Further details of what constitutes a **low income household** are outlined on the Thomas Wall Trust website.

You can contact the Thomas Wall Trust via its website.