Constituency casework toolkit: Student Support

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The purpose of this note is to provide Members, their assistants and constituency caseworkers with a framework to help them answer constituents’ enquiries on student support issues. The note gives information on the types of funding available for further, higher and adult education courses; it also gives sources of advice and information. Many of the questions asked by constituents cover the same issues, this note aims to help caseworkers answer these frequently asked questions by outlining where to look for the answers.

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1 Advice on student support enquiry handling

Student support in the form of grants, bursaries or loans is available for students taking a wide range of courses. Funding amounts and types of support differ depending on various factors such as the educational level of the course being taken, the age of the student and where the student is domiciled. When answering constituency enquiries it is important therefore to establish as much information as possible about the student and the course being taken such as:

- What **level** is the course being taken, is it further education (FE), higher education (HE), or adult education?
- What is the **specific course** and where is it?
- Are they a home or overseas student?
- Where does the student **live**?
- What **age** is the student?
- Any **other factors**?
  - Does the student have **special needs**?
  - Does the student have **dependents**?

By establishing the details of the case it is often possible to satisfactorily answer enquiries by referring directly to websites of the college, university or funding bodies.

1.1 Home or overseas student?

Firstly it is important in all cases to establish whether a student is a home/EU student or an overseas student. The rules regarding fee status assessment are set out in regulations. Only home students are eligible for full student support. EU students are eligible for loans for university tuition fees on the same basis as home students but generally are not eligible for grants or maintenance loans. Overseas student do not receive any public funding and generally pay much higher fees that home students.

To be assessed as a home student a person must have:

- the **correct immigration status** and
- have been **resident in the UK for three years** before the start of their course.

The student’s fee status is decided by the institution at which the student will study and is decided with reference to the first day of the first academic year of the course. Once the fee status is determined it is generally fixed for the length of the course, correct assignment at the start is therefore important.

Immigration status is a complicated issue. For information and advice on overseas student issues contact the **UK Council for International Student Affairs (UKCISA)**.

**Caution**

Nearly all student support is means tested. Students applying for financial support must fill out detailed application forms giving household income and other personal information.
Giving advice to individual constituents on eligibility for student support can therefore be difficult as much depends on receiving accurate information about an individual’s circumstances. Funding bodies use complicated calculations to arrive at final figures for individual student support amounts; I suggest therefore that it is wise to keep advice on student support to an overview of what is available and on eligibility requirements.

2 Further and Adult Education Student Support

FE and adult education covers all courses below degree level. Courses range from basic numeracy and skills courses to BTecs, NVQs, A levels and Access to HE courses. Funding may be available for publicly funded courses delivered by schools, sixth form colleges, FE colleges and adult education centres. Work based courses may also be eligible for funding.

2.1 Funding

Funding for FE and adult courses depends primarily on the age of the student:

- 16-19 year olds may receive a 16-19 Bursary
- over 19 year olds may receive Discretionary Learner support
- over 24 year olds can apply for a 24+ Advanced Learning Loan

16-19 Bursary Scheme

The 16-19 Bursaries are a financial incentive for 16-19 year olds in post compulsory education. There are two types of bursaries available:

**Vulnerable Student Bursary** - up to £1,200 per year for students that fall into any of these groups:

- In local authority care or have recently left local authority care
- receiving Income Support or Universal Credit;
- disabled and receive both Employment Support Allowance and Disability Living Allowance or Personal Independence Payments.

**Discretionary Bursary** - in addition schools, colleges and training providers can make discretionary awards to students not eligible for Vulnerable Student Bursaries that face financial barriers to participation. The providers are free to choose the scale and frequency of the awards.

Information on the 16-19 Bursary Scheme is available on the GOV.UK website at 16 to 19 Bursary Fund.

There is also more information in the library standard note 16-19 Bursary Scheme - December 2011 - SN/SP/6154

Students in Scotland, Wales and Northern Ireland may be eligible for an Education Maintenance Allowance (EMA). Information on EMAs is available on the GOV.UK website at Educational Maintenance Allowances (EMA)

**Discretionary Learner Support**

Discretionary Support Funds are available to all students over 19 years of age who are experiencing financial hardship. The learning provider decides how to allocate this support
how much students receive and how the support is paid. Information on these funds is available on the Directgov website at [Discretionary Learner Support](https://www.direct.gov.uk/en/)

### 24+ Advanced Learning Loans

Students aged 24 and over can apply for a loan to cover the learner contribution towards the fees only on level 3 and level 4 courses. Information on 24+ Advanced learning Loans is available on the GOV.UK website at [24+ Advanced Learning Loans](https://www.gov.uk/)

### Higher Education Student Support

Higher education covers degree level study (level 4). All students taking first degrees, foundation degrees, HNDs, HNCs and some diplomas may be eligible. Students must be studying at a publicly funded institution in the UK or on a designated course at a private institution.

#### 3.1 Funding

All full time degree students are liable to pay HE tuition fees of up to £9,000, students living away from home also have to pay for living costs including accommodation. Student support in the form of loans, grants and bursaries are available to eligible students to cover these expenses.

Information on HE student support is available on the GOV.UK website at [Student Finance](https://www.gov.uk/) and on the Student Loans Company (SLC) website at [Higher Education - Student Loans Company](https://www.slc.org.uk/).

#### Loans

Loans are available to cover the full cost of tuition fees and maintenance; maintenance loans of up to £7,675 were available in 2013/2014 for students living in London. Both types of loans are repaid after graduation when the graduate is earning over £21,000 a year. Information on the repayment of student loans is available on the SLC repayment site website at [Student Loan Repayment](https://www.slc.org.uk/).

#### Grants

Non refundable maintenance grants of up to £3,354 are available for eligible students. Grant amounts are based on household income, in 2013/2014 students from households with incomes of less than £25,000 received the full grant and students from with incomes of over £42,611 received nothing, between these amounts students receive a partial grant. Information on maintenance grants is available on the GOV.UK website at [Student loans and grants](https://www.gov.uk/).

#### National Scholarship Programme

New students from households earning under £25,000 can apply to their institution for support under the National Scholarship programme. Each institution has its own rules of eligibility but each award must be not less than £3,000 for a one year benefit and no more than £1,000 may be provided as a cash bursary. Information on the National Scholarship programme is available at the [National Scholarship Programme](https://www.gov.uk/) website. Individual university websites should be checked for details of their eligibility criteria and application process.
4 Postgraduate funding

Postgraduate courses are often more difficult to fund than higher education courses. Grants, scholarships or stipends may be available from individual institutions or research councils, but these are often awarded on a competitive basis. Information on postgraduate issues including funding can be found on the Prospects website at Funding my further study.

There is also additional information in the library note Postgraduate students - March 2012 - SN/SP/6281

5 Specialist Subjects

Students studying some specific subjects such as dance, drama, healthcare or teaching may be eligible for funding from different sources.

5.1 Teaching

There are numerous routes into teaching and each has different funding regimes and eligibility requirements. Information on funding for teaching is available on the Department for Education website at Bursaries and Funding - Get into teaching.

5.2 Dance and Drama

The Government funds some eligible students on dance and drama courses at specific institutions. Information on the Dance and Drama Awards (DADAs) is available on the GOV.UK website at Dance and Drama Awards: funding for students.

5.3 Healthcare

The Department of Health provide bursaries for healthcare students taking specified courses such as nursing, medicine, dentistry, physiotherapy, radiography and chiropody. In some cases tuition fees will also be paid. Information on financial help for health care students is available at NHS Student Bursaries.

5.4 Social Work

Students who are studying on a social work course that has been approved by the Health and Care Profession (HCPC), the General Social Care Council (GSCC), the Scottish Social Services Council (SSSC), the Care Council for Wales or the Northern Ireland Social Care Council (NISCC) may be eligible for a Social Work Bursary. Information on these awards is available at Social Work Bursary Scheme.

5.5 Law Professional Studies

Information on funding for law students is available on the University of Law website at Funding your studies.

6 General sources of student support

All students regardless of the type of course they are studying may apply for financial support from banks in the form of Career Development Loans or Professional Loans information on these loans is available on the GOV.UK website at Professional and Career Development Loans.
Students can also apply to educational trusts and charities for funding, information on this is available on the National Union of Students website at Can I get student funding from educational charities and trusts?

7 How to answer frequently asked questions

7.1 Further Education

The commonest FE questions asked by constituents relate to accessing funding for specific courses or getting help with particular needs, for example:

- Where can I get funding for a course in hairdressing/counselling etc?
- Where can I get funding for childcare?
- What help is available for students with disabilities?
- Questions on funding for basic skills courses, literacy, numeracy and ESOL

To answer these types of questions it is easiest to refer to GOV.UK, the educational institutions’ website or organisations that deal with specific groups such as the Disability Alliance:

- College website – these sites will help you find out about the courses, provide details on the level of the course and eligibility requirements and any available college funding.
- GOV.UK - Further education courses and funding.
- College student welfare services
- Education | Disability Rights UK
- Basic skills at GOV.uk - Improve your English, Maths and IT skills

7.2 Higher Education

The commonest HE questions asked by constituents relate to student loans, funding for postgraduate study and university admission issues, such as:

- Student loan repayment issues
- How much grant, bursary is available?
- Funding for postgraduate courses
- Funding for second degrees (equivalent or lower level qualifications)
- Admissions to university
- Issues facing medics

Each higher education institute has its own website and these contain substantial amounts of information about funding; it is often also good idea to refer students to their institutions welfare services and contact details for these are generally available on the website. Useful information can be found on the following websites:
8 Further sources of information

Library Standard Notes:

- Higher education student support across the UK regions from September 2012 - February 2012 - SN/SP/6217
- Funding for medical students in England in 2012/13 - December 2012 - SN/SP6495

Department for Business, Innovation and Skills publications:

- Student loans - a guide to terms and conditions 2014/2015
- Higher Education Student Finance -How you are assessed and paid 2014/2015

Printer friendly versions of the above guides are available at: Guides - Practitioner Resources for Student Finance England

Other Useful Websites:

National Union of Students (NUS) at Money and funding overview.

Universities Central Admissions Service UCAS – Home | Helping you into university and college in the UK