

# **Financial support for undergraduate students in Higher Education 2019/20**

## Constituents Guide

June 2019

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**Senedd Research**  
**National Assembly for Wales**  
**Tŷ Hywel**  
**Cardiff Bay**  
**CF99 1NA**

Tel: **0300 200 6295**

Email: [Sara.Moran@Assembly.Wales](mailto:Sara.Moran@Assembly.Wales)

Twitter: [@SeneddResearch](https://twitter.com/SeneddResearch)

Blog: [SeneddResearch.blog](http://SeneddResearch.blog)

LinkedIn: [Senedd Research, National Assembly for Wales](https://www.linkedin.com/company/Senedd-Research-National-Assembly-for-Wales)

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# Financial support for undergraduate students in Higher Education 2019/20 Constituents Guide

June 2019

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**Authors:**

Sara Moran



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## This Guide

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 2019/20 and 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 2019 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.

*Disclaimer: The Research Service 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.*

## Changes since September 2018

As a new student in September 2019, you will be the second 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 focussing on helping you with your living costs** as this was shown to be the biggest barrier to study in what is often called the **Diamond Report (after the person who wrote it)**.

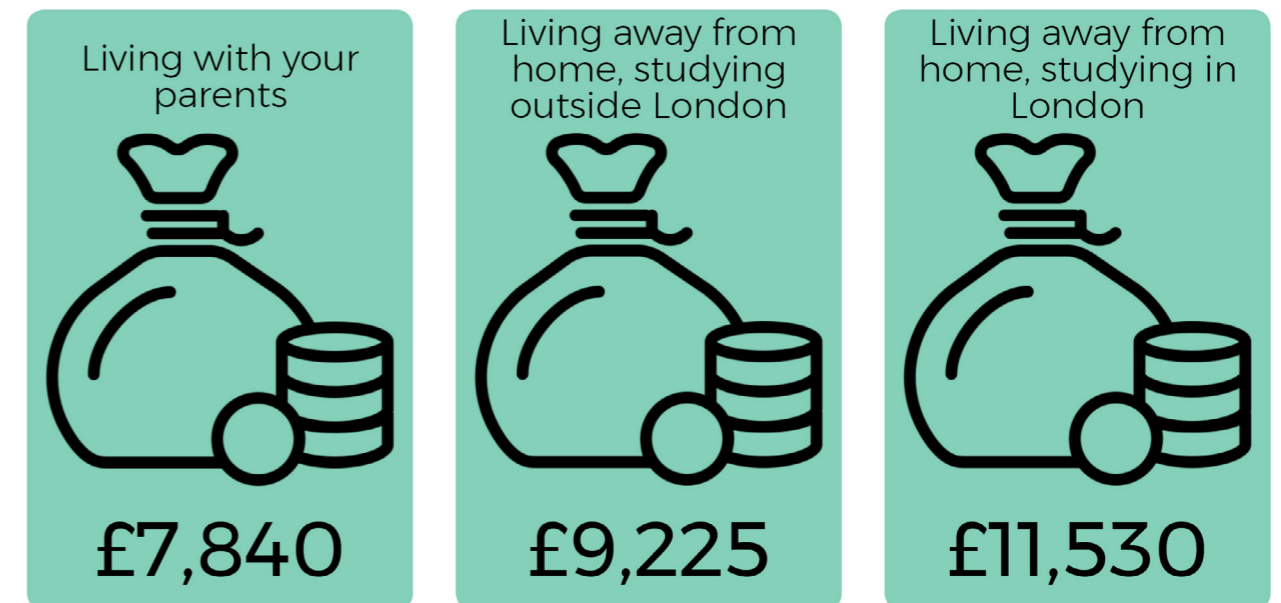
**Support is still available to help with Tuition Fees, but in the form of a Loan that has to be repaid.**

## Quickly, what is available?

The following section briefly explains what support is available to undergraduate full and part-time students.

- You could get a Tuition Fee Loan of up to £9,250 if studying at an eligible university or college in the UK.
- To help with living costs you could also get a maximum Welsh Government Learning Grant of between £1,000 and £10,124 if you study in London - which you could top-up with a small Maintenance Loan of £1,406. **This would give you a total funding amount of £11,530 to help with living costs.** If you met the eligibility for some other Grants and allowances (see Section 7) you could then receive more than this.

Generally, the total funding amount you can get for living costs is determined by whether you are:



**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.

**In other words, students with a lower household income would be entitled to more Welsh Government Learning Grant and less Loan** (specific details are below).

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

## Am I eligible?

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 (and your nationality and residency status)
2. Your course
3. Your University or College
4. Your age

In general, to be eligible for support:

- You must be:
  - ◇ a UK national or have 'settled status' (no restrictions on how long you can stay in the UK) and
  - ◇ normally live in Wales and
  - ◇ have been living in the UK for 3 years before starting the course.
- the course must lead to a recognised qualification (it doesn't have to be a traditional First Degree such as a BA or BSc. Criteria include HNDs, HNCs, Foundation Degrees **and others**);
- the higher education institution or college must be publicly funded;
- it normally must be located in the UK;
- if you study in a private institution you must study a course which has been specifically approved by the Welsh Government (you can find this out from Student Finance Wales);
- To qualify for a Maintenance Loan you must be under 60 when you start your course but no limit applies for the Tuition Fee Loan or the Welsh Government Learning Grant.

If you don't meet the above residency and nationality criteria, there are some other criteria such as being a refugee. You should check the [Student Finance Wales website](#).

## EU nationals

If you are an EU national, subject to eligibility, you can normally get the Tuition Fee Loan. EU nationals can only get help with living costs in specific circumstances. You must be an EU national who is living in Wales on the first day of your course, been normally living in the EEA or Switzerland for the last three years, and you will be studying at a university in Wales. **[EU students starting a higher education course in 2018/19](#)** will continue to pay the same fees as UK students and remain eligible for their entitled support for the duration of their course. You should check the [Student Finance Wales](#) website or contact them if you think you need extra help.

With regards to the UK's departure from the European Union, the Minister for Education in Wales made the following announcement on 31 May 2019:

I am pleased to confirm that EU nationals who intend to study in Wales for the academic year 2020/21 will be eligible to pay the same tuition fees as Welsh students and will be eligible to receive loans and/or grants from Student Finance Wales (SFW), subject to existing eligibility criteria.

This is a continuation of the current policy and students will be eligible to receive support until they finish their course. This applies to all student finance from SFW for students in Wales for which EU nationals are eligible. This includes loans to cover tuition fees (for those resident in the EEA for three years), loans and grants for maintenance (limited to those resident in the UK for at least three years), and some other grants and allowances.

The rules applying to EU nationals who will apply for a place at university for the academic year 2020/21 to study a course which attracts student support are unchanged. SFW will assess these applications against existing eligibility criteria, and will provide loans and/or grants in the normal way. EU nationals, or their family members, who are assessed as eligible to receive grants and/or loans will be eligible for the duration of their study on that course.

Students should consult their university's student finance office or the Student Finance Wales website for information about the support available.

## Student Finance for Welsh students studying in the EU

If you are a Welsh student studying in the EU, the Welsh Government regularly updates its webpages on how the UK's departure from the EU might affect your study. We recommend checking the [Welsh Government webpage](#) regularly for updates.

## Full-time study – help with my 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.

### Public University or College

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).

Most students can take out a Tuition Fee Loan that covers all their fees if they go to this type of University or College.

### Private University or College

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

Firstly, there are no restrictions on the Tuition Fee they can charge you – they could charge more than £9,250 if they wanted to.

Secondly, even though they could charge more, the amount of Tuition Fee Loan you can take out is less than if you were at a public institution. This means that if they charge you more than the maximum level of Tuition Fee Loan you can get, then you will have to fund the difference yourself.

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

### Tuition Fee Loan amounts

The table below shows Tuition Fee levels and Tuition Fee Loan amounts.

Table 1 – Tuition Fees and Tuition Fee Loans

	Maximum you can be charged	Tuition Fee Loan available to you (not means tested)
<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

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.

### 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 and/or take advantage of the Publicly Funded Further Education/Higher Education scheme (PF HE/HE).

Eligibility and entitlements are complex, and differ for current service personnel (SP) and service leavers (SL).

Please see the ELCS website for details on [serving entitlement](#) (SP) or [service leaver entitlement](#) (SL) to Enhanced Learning Credits. Also, see [here](#) (SP) or [here](#) (SL) for details of the PF HE/FE scheme.

There is a FAQ section for both schemes which you can find [here](#).

Full details on eligibility and amounts can be found in [JSP 822](#) (see Part 1) which the ELC Scheme advises you to read before making an application.

Broadly there are [three tiers of funding to the ELCS](#).

- Lower Tier: funding up to a maximum of 3 awards of £1,000 per financial year (i.e. 3x £1,000 awards split over 3 years).
- Aggregated Lower Tier: you can combine the above into one single payment of £3,000 in certain circumstances.
- Upper Tier: Like the lower tier but at £2,000 per financial year.

### 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 from Student Finance Wales unless you choose to study elsewhere in the UK where no healthcare bursary is offered. You should [contact the Student Awards Services at NHS Wales](#) for more information.

### 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 at:

Phone: 029 2078 0698

Minicom: 029 2078 0680

Email: [studentfundingandgrants@socialcare.wales](mailto:studentfundingandgrants@socialcare.wales)

Link: [www.socialcare.wales/careers/student-funding](http://www.socialcare.wales/careers/student-funding)

## Full-time study: help with my living costs

### Living costs support – how it works

Help with living costs is a bit more complex than Tuition Fee Loans. It is means-tested meaning your household income is taken into account but only for the purposes of deciding the balance of Welsh Government Learning Grant and Loan you can get. Living costs support works like this:

1. You can start by working out the maximum possible entitlement depending on whether you will be living with your parents, living away from home and studying outside of London or living away from home and studying in London.

**The maximum entitlements for most eligible students are shown in Table 2:**

Table 2 – Maximum Amount of Grant and Loan Support

Your circumstances	Maximum Grant and Loan Amount for Full-Time Students
<i>Living with your parents</i>	£7,840
<i>Living away from home and studying outside London</i>	£9,225
<i>Living away from home and studying in London</i>	£11,530

Source: *Student Finance Wales*

2. The amount of grant you could receive is then calculated (see Welsh Government Learning Grant section below).
3. You then have the option of topping this amount up with a Maintenance Loan to reach the maximum entitlement shown in the table above. The exact balance between Welsh Government Learning Grant and Loan is dependent on your household income meaning the higher your household income in general the less grant and more loan you can get.
4. If you are eligible for any additional allowances based on your particular circumstances these are then worked out and added to your entitlement (which may take you above the normal maximum of £11,530 mentioned in Table 2).



## Welsh Government Learning Grant and Loan

Most students will be eligible for a minimum Welsh Government Learning Grant (WGLG) of £1,000. This is not means tested and you don't have to pay it back. It is meant to be "universal", meaning everyone can receive it unless they fall into some very specific exceptions.

The rest of your living cost support (excluding additional help based on particular circumstances) is made up of a combination of WGLG and Loan.

The final amount is a mix of these depending on your household income. Table 3 below shows how your household income affects the mix of Grant and Loan you could claim.

The Grant columns in Table 3 include the minimum WGLG mentioned above of £1,000.

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.

Table 3 – Mix of Loans and Grants

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	£955	£8,100	£1,125	£10,124	£1,406
£25,000	£5,930	£1,910	£6,947	£2,278	£8,643	£2,887
£35,000	£4,488	£3,352	£5,208	£4,017	£6,408	£5,122
£45,000	£3,047	£4,793	£3,469	£5,756	£4,174	£7,356
£59,200 or more	£1,000	£6,840	£1,000	£8,225	£1,000	£10,530
<b>Total</b>	<b>£7,840</b>		<b>£9,225</b>		<b>£11,530</b>	

Source: Student Finance Wales

### What if I receive Benefits?

You must always declare your student income and status as a student to the relevant bodies if you are claiming any benefits even if all you have taken out is a Maintenance Loan that you have to pay back.

You should also take advice from an official source before you make any decisions on how much support for living costs you take out as you may be treated as having taken all of the available support theoretically available to you, even if you chose not to take it all out. This could leave you in hardship.

Normally some of your student income is not counted for the purposes of working out your benefits. Some types of student income for particular circumstances may be entirely ignored when working out your benefit entitlement.

## Welsh Partial Cancellation Policy of Maintenance Loan

Previously, students who took out a Maintenance Loan through Student Finance Wales, could have up to £1,500 cancelled from their student Loan balance by the Welsh Government when they started repaying.

Welsh Government has announced the scheme would still run for those starting in September 2019, and that regulations would be sent to the National Assembly for agreement in due course. For more information on the Welsh Partial Cancellation Policy [guidance is available here](#). We recommend speaking to Student Finance Wales if you have any questions.

## What help is available 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 Welsh Government Learning Grant and pro-rata Maintenance Loan for help with living costs.

### Course Intensity

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

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%. There's more information on course intensity [here](#).

### Help with 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 Table 4 below.

Table 4 – Tuition Fee Loans for Part-Time Study 2019/20

Maximum Tuition Fee Loan available for Part-Time Students 2019/20	
<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

## Help with Living Costs

Like with full-time students, you can receive help with your living costs in the form of a Welsh Government Learning Grant and Maintenance Loan. Also like full-time students, these are subject to maximum amounts per year with the balance of Loan versus Welsh Government Learning Grant being based on your household income.

The balance between the amount of Welsh Government Learning Grant (not repayable) and Loan (repayable) depends on your circumstances.

The **maximum amount of grants and loans available is £5,111.25**. This is based on 75% course intensity. It will be less per year if your course is less-intensive (i.e. at 50% or 25% intensity).

You should **contact Student Finance Wales** to understand your exact entitlement.

You may also be eligible for additional help as detailed in Section 8 below.

## I've studied before

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.

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

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.

There are however 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.

## Can I get more help?

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 Loan.

### 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.

#### 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 (this bit is very important) under the age of 15 or under the age of 17 if the child has additional learning needs.

The Grant can be used to meet up to 85% of your childcare costs up to a maximum of £161.50 (£121.13 part-time) per week for one child, or a maximum of £274.55 per week (£205.91 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:

- the childcare element of Working Tax Credit or Universal Credit;
- tax-free Childcare from HM Revenue and Customs;
- NHS-funded childcare Grants;

You could choose to receive the Childcare Grant, but only if you stopped receiving support from these sources. You should take advice before making such a decision as it may affect any other benefits you receive.

To qualify for the part-time entitlement, your course intensity must be at least 50%.

#### 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 £1,557 (£1,167.75 part-time) per year.

The part-time entitlement is based on your course intensity (meaning the maximum amount for part-time study (£1,167.75) shown above will be less if your course intensity is less than 75%).

You do not have to pay childcare to be eligible for this Grant.

#### 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 Grant available is £2,732 (£2,049 part-time) per year. You may only apply for one Grant, even if you have more than one adult dependant. The income of the adult who is dependent on you can't be more than £3,923 a year.

### Disabled Students' Allowances

**Disabled Students' Allowances** 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 allowances are not means-tested. There are four types of allowance available:

- non-medical helper allowance - £21,181 (£16,853 part-time) maximum per year;
- specialist equipment allowance - £5,657 maximum for the whole course;
- general allowance (for other disability related expenditure) - £1,785 (£1,420 part-time) per year;
- disability-related travel allowance - reasonable travel costs incurred as a result of the student's condition.

You must have a Study Needs Assessment to evaluate the type of support you need.

## 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 travel to and from the place in the UK where their clinical training takes place or the country they have to go to if studying abroad. The Grant will only cover reasonable travel expenses and you will be expected to pay the first £303 if your household income is lower than £59,200 (this goes up to £1,000 if your household income is over £59,200 ). You may also receive help to cover the cost of medical insurance, visa costs and vaccinations.

## University / Institutional financial assistance and support

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:

**Swansea University** administers a range of hardship funds for student experiencing financial difficulty, including a Student Carers Bursary, Care Leaver Bursary and International Student Crisis Fund.

**Bangor University** also has a hardship fund, where students with children, disabled students, care leavers and homeless students can apply for financial assistance.

**University of South Wales** has a Student Support Fund that can offer support to students experiencing financial difficulty.

## Finding out more

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 2019/20** 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.