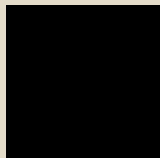


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**Funding for your future**

**[yourfuturechoiceaction.org.uk](http://yourfuturechoiceaction.org.uk)**

**0800 100 900**

# I WILL learn

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**Learning is priceless. It opens doors to new opportunities and can make a real difference to your life.**

It allows you to embrace new skills and qualifications, meet new friends and increase your confidence.

But learning can be expensive. Can you really afford it?

The good news is there are lots of sources of support to help you pay your way. One or more of them may well apply to you.

You can do it! Just make this promise to yourself: I will find out how to fund my learning.

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CALL on **0800 100 900**

or visit **[www.yourfuturechoiceaction.org](http://www.yourfuturechoiceaction.org)**

# Will I be eligible for funding?

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There are all sorts of reasons to learn. You might want to develop new skills, return to work after redundancy or unemployment, change career or make progress with your current employer.

Whatever your motivation, there are many places you can find help. These include the Welsh Government, your local council or a learning provider.

Whether you qualify for funding and exactly how much you might expect to receive does depend on your situation. Your age, personal income and family circumstances, where you want to study and whether you are learning part-time or full-time all play a part.

You may also be able to get help from an employer, a trade union, a charitable foundation or trust, a bank or even the European Union.

Sponsorship or a scholarship is also a possibility if you show a real flair in your field because no-one wants to see cash problems stand in the way of real talent.

On a part-time course you might qualify for Housing Benefit or an exemption or reduction in your council tax. But if you're already claiming benefit you need to check how this might be affected by any funding you receive towards your learning.

For an overview of the funding available to you, please see page 17.

# Further education at a glance

## Full-time

- Tuition fee support
- Assembly Learning Grant  
Further Education
- Financial Contingency Fund
- Education Maintenance  
Allowance (EMA)
- Professional and Career  
Development Loan (PCDL)

## Part-time

- Tuition fee support
- Assembly Learning Grant  
Further Education
- Financial Contingency Fund
- Education Maintenance  
Allowance (EMA)
- Professional and Career  
Development Loan (PCDL)

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# Further education

## Tuition fee support

You could be charged tuition fees if you are studying full-time or part-time. But most colleges will give you free or discounted tuition if you are on means-tested benefits, on a low income or you have disabilities.

**For further information, contact your local college or visit [www.collegeswales.ac.uk](http://www.collegeswales.ac.uk)**

## Assembly Learning Grant Further Education

This covers the cost of books, equipment and travel. You have to be studying on a course that leads to a nationally-recognised qualification. The amount you receive depends on whether you are studying full-time or part-time.

Full-time, you may receive up to £1,500.

Part-time (minimum 275 hours a year), you may receive up to £750.

To receive financial support you or your family must be earning less than £18,370.

**For further information, contact your local college or visit [www.studentfinancewales.co.uk/alg](http://www.studentfinancewales.co.uk/alg)**

## Education Maintenance Allowance (EMA)

EMA is money for 16 to 18-year-olds living in Wales, who want to continue their education after leaving school. To receive an EMA, your household income must be £20,817 or less if you are the only child in the household; or £23,077 or less if there are any additional young people studying full-time and are eligible for child benefit in the household.

**For further information, contact your local college or visit [www.studentfinancewales.co.uk/ema](http://www.studentfinancewales.co.uk/ema)**

## Financial Contingency Fund

If you are facing financial hardship, this will help you pay for course-related costs including books, travel, childcare, equipment or costs associated with a disability. It can be paid as a cash grant, a short-term loan or direct to a third party such as a childcare provider.

If you choose to study elsewhere in the UK, you should contact the college about financial hardship support.

**For further information, contact your local college.**

## Professional and Career Development Loan (PCDL)

You can borrow anything between £300 and £10,000 if your course is vocational – that means it will help you in your career. The loan covers up to 80% of your course fees (or 100% if you've been out of work for three months or more) plus the costs of books and other learning materials.

The Government pays the interest while you're learning and you don't start repaying the loan until you finish. It's well worth considering if you don't qualify for other sorts of support.

**For further information, contact the learning and careers advice line on 0800 100 900 or visit [www.careerswales.com](http://www.careerswales.com)**

# Higher education at a glance

## Full-time courses

- Tuition fee loans and grants
- Maintenance loans
- Assembly Learning Grant  
Higher Education
- Financial Contingency Fund
- Professional and Career  
Development Loan (PCDL)
- Adult Dependants' Grant
- Parents' Learning Allowance
- Childcare Support
- Disabled Students' Allowance  
(DSA)

## Part-time courses

- Fee and course grants
- Part-time undergraduate fee  
waiver scheme
- Parents' Learning Allowance
- Childcare support
- Financial Contingency Fund
- Professional and Career  
Development Loan (PCDL)
- Adult Dependants' Grant
- Disabled Students' Allowance  
(DSA)

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# Higher education

**Being a student in higher education is potentially expensive. You'll have to cover your tuition fees as well as the cost of living. But if you normally live in Wales, Student Finance Wales can help with both.**

## Tuition fee loans and grants

You can apply for a tuition fee loan of up to £3,575 – no matter where in the UK you decide to study. As a new student you won't have to start paying it back until you're earning more than £21,000 a year – or £15,000 a year if you're already a student.

You might also be entitled to a grant of up to £5,425 to pay the balance of your tuition fees, up to a maximum of £9,000. You won't have to pay this grant back. That's if you're going to a publicly-funded institution. At a private institution, you might be able to get a fee loan of up to £6,000 if your course is specifically designated.

**For further information, contact Student Finance Wales on 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

## Maintenance loans

These help with your living costs while you're studying. You must be aged under 60 and doing a full-time or sandwich course, including initial teacher training. There are three yearly rates:

- Living at home – £3,987
- Living away from home – £5,150
- Living away from home and studying in London – £7,215.

The rules on repayments are the same as for tuition fee loans.

**For further information, contact Student Finance Wales on 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

## Assembly Learning Grant Higher Education

This grant of up to £5,161 a year depends on your own and your family's income. You could be entitled to the full amount if you earn less than £18,370. If you earn between £18,370 and £50,020 you might get part of the grant. You won't get anything if your income is more than £50,020. The Assembly Learning Grant is usually paid with your student loan but you don't have to pay it back.

**For further information, contact Student Finance Wales on 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

# Higher education

## Financial Contingency Fund

If you are facing financial hardship, this will help you pay for books, travel, childcare, accommodation or general living expenses. It can be paid as a cash grant, a short-term loan or direct to a third party such as a childcare provider. England has a similar scheme called the Access to Learning Fund.

**For further information, contact your local college or university.**

## Professional and Career Development Loan (PCDL)

You can borrow anything between £300 and £10,000 if your course is vocational – that means it will help you in your career. The loan covers up to 80% of your course fees (or 100% if you've been out of work for three months or more) plus the costs of books and other learning materials. The Government pays the interest while you're learning and you don't start repaying the loan until you finish. It's well worth considering if you don't qualify for other sorts of support.

You can get extra support if you have dependants.

**For further information, contact the learning and careers advice line on 0800 100 900 or visit [www.careerswales.com](http://www.careerswales.com)**

## Adult Dependants' Grant

You can claim up to £2,732 if you have a husband, wife or partner or another adult member of your family who depends on you financially. Your overall income dictates the exact amount.

**For further information, contact Student Finance Wales on 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

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# Higher education

## Disabled Students' Allowance (DSA)

These allowances are to help with extra costs you have as a result of undertaking your course and as a direct result of your disability, mental-health condition or specific learning difficulty.

**For further information, contact Student Finance Wales on 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

## Fee and course grants

Apply for a grant of up to £1,025 to help with your fees and a grant of up to £1,155 to cover the costs of books, travel and other course-related items. You won't normally be eligible if you already have a degree.

**For further information, contact Student Finance Wales on 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

## Part-time undergraduate fee waiver scheme

If you are a mature student in Wales or you have dependants, you might not have to pay your fees. But if you take advantage of this scheme, you won't be eligible for the fee and course grants listed above. Talk to the institution where you plan to study to find out more.

On courses which amount to 30 credits each year, you could also get extra support if you have dependants.

**For further information, contact your college or university.**

## Parents' Learning Allowance

This meets course-related costs of up to £1,557 a year if you have dependant children. The amount depends on your overall income and it won't affect your benefit.

**For further information, contact Student Finance Wales on 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

## Childcare support

You can claim towards the cost of registered or accredited childcare during term and short vacations – up to £161.50 for one child or up to £274.55 a week for two or more children.

**For further information, contact Student Finance Wales on 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

# Preparing for work

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**In a competitive jobs market you need to know what employers are looking for – and make sure you fit the bill. There is plenty of support out there while you're learning new skills.**

## Traineeships

These are for young people in Wales aged 16 and 17 – but you may be eligible at 18 if you've left school or college. A traineeship will give you the skills you need to get a job or move on to an apprenticeship or into further education. You're paid an allowance once you start your course. You could also get support with travel expenses and childcare costs.

**For further information, contact the learning and careers advice line on 0800 100 900 or visit [www.careerswales.com](http://www.careerswales.com)**

## Jobs Growth Wales

This offers a six-month experience in a job at national minimum wage, with the chance of a job at the end. Opportunities are available within the private sector, voluntary sector, micro businesses and for those wishing to start their own business.

Graduates will also receive enhanced support.

You could be eligible if you're aged 16 to 24, unemployed and looking for your first job.

**For further information, contact the learning and careers advice line on 0800 100 900 or visit**

**[www.facebook.com/jobsgrowthwales](http://www.facebook.com/jobsgrowthwales) or [www.careerswales.com](http://www.careerswales.com)**

## Flexible learning

You don't have to complete an entire apprenticeship. Flexible learning gives you the option of choosing one or more qualifications from a Foundation Apprenticeship, Apprenticeship or Higher Apprenticeship Framework. That could be just what an employer is looking for – and you'll receive up to 50% of the usual funding rate.

**For further information, contact the Business Skills Hotline on 0845 60 661 60.**

# Returning to work

**It's not easy to find a job if you've been out of work for a while. These schemes can help give you the skills, confidence and support you need to get back into the workplace as quickly as possible.**

## ReAct II (Redundancy Action)

ReAct is for people who are under formal notice of redundancy or who have become unemployed in the last six months because of redundancy – and haven't been in continuous employment for six weeks or more since then.

Depending on your circumstances, ReAct can pay towards the cost of your vocational training and help out with travel, accommodation and childcare costs. If you have special needs, you may be able to get help with the equipment you need for training.

**For further information, call 01792 765888 or e-mail [skillsdeliveryenquiries@wales.gsi.gov.uk](mailto:skillsdeliveryenquiries@wales.gsi.gov.uk)**

**Alternatively, contact the learning and careers advice line on 0800 100 900 or visit [www.careerswales.com](http://www.careerswales.com)**

## Work Ready

This programme, previously known as Steps to Employment, prepares you for employment or further learning – by helping you to find training and work experience opportunities.

The programme delivers part-time support of up to 16 hours per week and can last for up to 24 weeks. It's aimed at unemployed adults aged 18 and over who are on a Department for Work and Pensions benefit.

**For further information, contact your local Jobcentre Plus on 0843 6060 234.**

## The Work Programme

This programme provides support, work experience and training for up to two years, helping you find and stay in work. To be eligible for this programme you will need to:

- be in receipt of Jobseeker's Allowance for three months or more; or
- be in receipt of Employment and Support Allowance and in the Work-Related Activity Group.

**For further information, contact your local Jobcentre Plus on 0843 6060 234 or visit [www.gov.uk/movingfrombenefits-to-work/job-search-programmes](http://www.gov.uk/movingfrombenefits-to-work/job-search-programmes)**

## Childcare support

If you are on the Work Ready programme, apply to your learning provider for help with your childcare costs.

**To find your local provider, visit [www.ntfw.org/members](http://www.ntfw.org/members) or call NTfW on 029 2049 5861.**

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# Learning in the workplace

**You could be right at the start of your career – or you might have been working a while but want to move ahead. Either way you can get support to develop your skills.**

## Apprenticeships

Apprenticeships are for people of any age who want to learn on the job. They provide you with free training and better still you'll be paid the wage for the job. There are Foundation Apprenticeships, Apprenticeships and Higher Apprenticeships with qualifications from level 2 right up to level 6.

**For further information, contact the learning and careers advice line free on 0800 100 900 or visit [www.careerswales.com](http://www.careerswales.com)**

## Flexible learning

You don't have to complete an entire apprenticeship. Flexible learning gives you the option of choosing one or more qualifications from a Foundation Apprenticeship, Apprenticeship or Higher

Apprenticeship Framework. That could be just what an employer is looking for – and you'll receive up to 50% of the usual funding rate.

**For further information, contact the Business Skills Hotline on 0845 60 661 60.**

## Essential Skills in the Workplace

They're called Essential Skills because they really matter. Brushing up your reading, writing, maths and computer skills while you're at work won't just help your career – it will make a real difference to your whole life. You can learn at your own pace and at a time to suit you, achieve nationally-recognised qualifications – and it won't cost you a penny.

**For further information, contact the Business Skills Hotline on 0845 60 661 60.**

## Young Recruits Programme

The Young Recruits Programme is an all Wales programme that offers financial support to employers offering high-quality apprenticeship programmes to recruit and train additional young apprentices (16–24). Support is available to employers subject to meeting eligibility criteria.

**For more information, visit [www.wales.gov.uk](http://www.wales.gov.uk), call your local work-based learning provider or Careers Wales on 0800 028 2844.**

# Learning in the community

**There will be hundreds of part-time adult education courses available in community centres and other places close to where you live.**

## **Professional and Career Development Loan (PCDL)**

You can borrow anything between £300 and £10,000 if your course is vocational – that means it will help you in your career. The loan covers up to 80% of your course fees (or 100% if you've been out of work for three months or more) plus the costs of books and other learning materials. The Government pays the interest while you're learning and you don't start repaying the loan until you finish.

**For further information, contact the learning and careers advice line on 0800 100 900 or visit [www.careerswales.com](http://www.careerswales.com)**

## **Reading, writing and maths**

If you're tackling basic literacy skills and number work, you could be entitled to free or discounted tuition fees.

**For further information, contact the learning and careers advice line on 0800 100 900 or visit [www.careerswales.com](http://www.careerswales.com)**

## **Childcare and other support**

You may be able to get help with the cost of childcare, transport or learning materials if you're learning in the community.

**For further information, contact your local council or visit [www.wales.gov.uk/topics/localgovernment/localauthorities](http://www.wales.gov.uk/topics/localgovernment/localauthorities)**

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# Extra help: Grants, bursaries and benefits

**There are lots of other organisations that provide support for learners. It's worth exploring every avenue if you're a talented person who wants to pursue a specific career.**

## Teacher training

Every year bursaries are announced for postgraduate initial teacher training for the following academic year. You could get your tuition fees paid in full. If you're following a secondary postgraduate course in Welsh, you may be eligible for the £1,500 Welsh-medium improvement supplement (£1,800 for physics, chemistry and maths).

**For further information, visit [www.educationcymru.org](http://www.educationcymru.org)**

## NHS bursaries

There are NHS bursaries for full-time or part-time pre-registration courses in a wide variety of subjects. You must be accepted for an NHS-funded place and meet certain conditions for where you live.

New NHS students are eligible for loans and grants from Student Finance Wales.

**For further information, contact the NHS Wales Students Awards Unit on 029 2019 6167.**

## Charities

Many charitable foundations provide scholarships and bursaries to study in fields relevant to their particular charity. Usually only a handful of awards are made each year by any one organisation.

**For further information, contact the Educational Grants Service on 020 7254 6251 or visit [www.family-action.org.uk](http://www.family-action.org.uk)**

## Employers

It's up to your employer how much support they give you – see if you can negotiate a package. If you're already training with them they might be willing to sponsor you to take a degree or diploma. Part-time students can still get paid for the time they're at classes or lectures.

Full-time students may not get a wage but are usually guaranteed work from their employer during holidays. You'd probably be expected to keep working for your employer for a while after you finish your studies.

**For further information, speak with your employer.**

## Trade unions

There are more than 1,300 Union Learning Representatives (ULRs) in workplaces throughout Wales whose job is to help trade union members take part in all kinds of learning.

Many unions also provide Wales Union Learning Fund (WULF) projects offering learning opportunities including ICT, numeracy, literacy, Welsh, foreign language and vocational training.

**For further information, contact Wales TUC Learning Services on 029 2034 7010 or e-mail [wtuc@tuc.org.uk](mailto:wtuc@tuc.org.uk)**



# Extra help: Grants, bursaries and benefits

**Depending on your circumstances you can still claim a wide range of benefits when you're studying part-time or even full-time. But it's really important to check with your local Jobcentre Plus to make sure your training won't affect any benefits you're already on.**

## Child Tax Credit

Students with children can claim Child Tax Credit. Your eligibility and the amount you're paid depend on many factors – including the age of the children, if they have disabilities and whether they are in full-time education or have signed up with the Careers Service. If you're receiving the maximum rate you can also get free school meals.

**For further information, contact the Tax Credit Information Line on 0345 300 3900 or visit [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)**

## Income support

This helps those who are on a low income and either not working or working less than 16 hours a week. You may be able to claim income support during part-time or full-time

studies if you're a lone parent, sick, disabled or registered blind.

**For further information, contact your local Jobcentre Plus on 0843 6060 243 or visit [www.gov.uk/income-support/overview](http://www.gov.uk/income-support/overview)**

## Jobseeker's Allowance

If you're studying part-time you may be able to claim Jobseeker's Allowance. This also applies to all Open University courses. If you're studying or training part-time, you must continue to be available for an actively seeking work to remain eligible for Jobseeker's Allowance. If you're studying full-time, you may qualify for Jobseeker's Allowance during the summer holidays if you're responsible for a child. The rate depends on your circumstances.

**For further information, contact your local Jobcentre Plus on 0843 6060 243 or visit [www.gov.uk/jobseekers-allowance/overview](http://www.gov.uk/jobseekers-allowance/overview)**

## Housing Benefit

This helps with the cost of your rent if you're on a low income. You wouldn't normally qualify as a full-time student unless you're disabled, have children or have to live away from your parents and are receiving income support. People on work-based learning programmes can still claim it.

**For further information, contact your local council or visit [www.wales.gov.uk/topics/localgovernment/localauthorities](http://www.wales.gov.uk/topics/localgovernment/localauthorities)**

## Help for those with disabilities

If you're disabled and you need extra equipment or support to be able to do your course, a Disabled Students' Allowance (DSA) will help cover the cost. During your training you may still qualify for certain benefits or for an exemption or reduction in your council tax.

**For further information, contact your local council, Jobcentre Plus or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

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# Funding sources at a glance

	FE	HE	PW	RW	LW	LC	EHB
Adult Dependants' Grant		•					
Apprenticeships					•		
Assembly Learning Grant	•	•					
Charitable Scholarship/Bursary	•	•					•
Child Benefit	•						
Childcare Support	•	•					
Child Tax Credit	•	•		•		•	•
Council Tax Exemption/Reduction	•	•		•			
Disabled Students' Allowance (DSA)		•					•
Education Maintenance Allowance (EMA)	•	•					
Employer Support					•		
Essential Skills in the Workplace (ESIW)					•		
Financial Contingency Fund	•	•					
Flexible Learning Provision			•				
Housing Benefit	•	•	•	•	•	•	•
Income Support	•	•	•	•	•	•	•
Jobs Growth Wales			•				
Jobseeker's Allowance				•			•
NHS Bursaries							•
Parents' Learning Allowance		•				•	
Professional Career Development Loan	•	•				•	
Redundancy Action (ReAct II)					•		
Student Loans		•					
Teacher Training Support							•
The Work Programme		•		•			
Trade Union Support							•
Traineeships			•	•			
Tuition Fee Support	•	•					
Work Ready				•			

## Key

**FE** = Further education

**HE** = Higher education

**PW** = Preparing for work

**RW** = Returning to work

**LW** = Learning at work

**LC** = Learning in the community

**EHB** = Extra help and benefits

NB: This is a general guide and is by no means a definitive list of the sources of funding available. It is only accurate at the time of going to press.

For further details please contact the relevant organisation mentioned in this publication.

# Find out more

We know you have the confidence and enthusiasm to learn new skills – and we hope we've helped you see how you might be able to afford it.

It could make a huge difference to your life and career.

But we can't cover everything you need to know about how to get financial and practical support in this booklet.

For more detailed information on funding for learning, try the following.

- Visit **[www.yourfuturechoiceaction.org.uk](http://www.yourfuturechoiceaction.org.uk)**
- Visit **[www.careerswales.com](http://www.careerswales.com)**
- Visit **[www.wales.gov.uk](http://www.wales.gov.uk)**
- Call **0845 602 8845** or visit **[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**
- Call the **learning and careers advice line** FREE on **0800 100 900**.
- Visit **[www.gov.uk](http://www.gov.uk)**
- Contact your local **Jobcentre Plus** office on **0843 6060 234**.
- Contact your **local college** or visit **[www.collegeswales.ac.uk](http://www.collegeswales.ac.uk)**
- Contact your **local council**.