

Research Briefing  
**Student Support in Higher  
Education 2016/17: a guide  
for constituents**

Author: **Siân Hughes**  
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**National Assembly for Wales**  
Research Service

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Author: **Siân Hughes**

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## Contact Us

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

 : 0300 200 6298

 : [Sian.Hughes@Assembly.Wales](mailto:Sian.Hughes@Assembly.Wales)

 : [Assembly.Wales/InBrief](http://Assembly.Wales/InBrief)

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

 : [Assembly.Wales/Research](http://Assembly.Wales/Research)

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Research Briefing

# **Student Support in Higher Education 2016/17: a guide for constituents**

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This briefing provides information on the financial support available for students in higher education

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# Student support in higher education 2016/17

This factsheet provides information on the types of support available to Wales domiciled students who are planning to study a full-time or part-time higher education course in 2016/17. Student support can help with the costs of tuition fees and living costs. Support is available for most students from Wales studying a first degree depending on the student meeting the eligibility criteria for individual packages of support. Student Finance Wales is responsible for assessing student eligibility and the Student Loans Company make payments in the form of grants or loans either to the student on the university or college, on behalf of the Welsh Government.

## 01. Eligibility for support

The rules around eligibility can be complex and this fact-sheet is not intended to include details of all possible individual circumstances, but provides an overview of the support available. **Students should seek advice from Student Finance Wales if they are unsure about their eligibility.** However, in general to be eligible for support;

- A student must meet residence criteria - (a UK national or have 'settled status' (no restrictions on how long you can stay; 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;
- The higher education institution or college must be publically funded and located in the UK.

## 02. Support for tuition fees – full time study

Students studying at a publicly-funded university or college can be charged a maximum of £9,000 tuition fees per year. A **Tuition Fee Loan** can be taken to cover the first **£3,900 of tuition fees**. If the university or college charges more than this, students can apply for a **Fee Grant of up to £5,100** to meet the difference. Students can choose to take the Fee Grant only.

Both the Tuition Fee Loan and the Tuition Fee Grant are paid directly to the university or college and do not depend on a student's household income.

Those who are leaving the armed forces after serving four years or more may be eligible for fee support under the **Enhanced Learning Credit scheme**. Applicants can claim up to ten years after leaving the services. The scheme provides financial support in the form of a single up-front payment in each of a maximum of three separate financial years. Individual scheme members must have completed not less than four years eligible service to claim at the lower tier of funding (up to £1,000 per claim instalment) and eight years service for the higher tier (up to £2,000 per claim instalment).

## 03.Support for living costs – full time study

### Maintenance loans

**Maintenance loans** are available to help students with living costs. The amount of financial support a student is entitled to depends on whether or not the loan is based on a student's household income. A student can ask to be income assessed in which case they may be eligible to borrow more than the basic support. If a student does not provide details of income, they will only be entitled to basic support.

As well as depending on whether or not a student's household income is assessed, **the maximum amounts of Maintenance Loan** vary depending on whether a student is living at the parental home or not, studying inside or outside London or studying overseas.

The **maximum** amounts of Maintenance Loan when **based on household income** for new students starting in academic year 2016/17 are:

<b>Living during term-time:</b>	<b>Maximum Maintenance Loan available</b>
At the parental home	£4,786
Away from home and studying outside London	£6,183
Away from home and studying in London	£8,662
Studying overseas	£7,372

The maximum amounts of Maintenance Loan when **not based on household income** for new students starting in academic year 2016/17 are:

<b>Living during term-time:</b>	<b>Maximum Maintenance Loan available</b>
At the parental home	£3,590
Away from home and studying outside London	£4,637
Away from home and studying in London	£6,497
Studying overseas	£5,529

Students who take out a Maintenance Loan through Student Finance Wales in 2016/17, could have up to £1,500 cancelled from their student loan balance by the Welsh Government when they start repaying. The calculation to work out the amount of Maintenance Loan that is cancelled depends on the value of the first repayment, the amount of Maintenance Loan taken out and the total outstanding balance at the time the first repayment is made. Students will not be eligible for partial cancellation if they have any outstanding charges, costs, expenses or penalties in relation to their loan or if they are in breach of their loan agreement

## Welsh Government Learning Grant (WGLG)

This is an income-assessed grant that aims to help students from families who have a low income. The grant does not have to be repaid. If a student is in receipt of a Welsh Government Learning Grant, there will be a corresponding reduction in the amount of Maintenance Loan available to them. The amount of grant available varies depending on household income. Students whose taxable household income is £50,020 are eligible for this grant. The maximum amount available is £5,161, for those whose household income is £18,370 or less.

Household income	Welsh Government Learning Grant available
£18,370	£5,161
£20,000	£4,715
£25,000	£3,347
£26,500	£2,936
£30,000	£2,099
£34,000	£1,142
£40,000	£734
£45,000	£393
£50,020	£50
£50,753	£0

## Special Support Grant

The Special Support Grant is available to certain groups of students such as lone parents or those on certain benefits (the full eligibility criteria can be seen on the [Student Finance Wales website](#)) and intended to help with costs such as books, course equipment and travel. The Special Support Grant will not affect the amount of Maintenance Loan to which a student may be entitled. However, a student will only be entitled to either a Welsh Government Learning Grant or a Special Support Grant and not both. The maximum amount of Special Support Grant is **£5,161** per year.

## 04.Part-time students

Part-time students starting a course on or after 1 September 2014 may apply for a **Tuition Fee Loan** to help pay for tuition fees charged by the university or college. To be eligible for a loan, students must be studying an average course intensity of at least 25 per cent. Depending on the course intensity, those studying in Wales can apply for a Tuition Fee Loan of up to £2,625 while those studying elsewhere in the UK may apply for up to £6,750.

Part-time students may also be eligible for a Course Grant to help with costs associated with the course (such as books or travel). The grant is income assessed and the amount of grant varies dependent on income. The maximum grant available is £1,155 for those with an income of £26,095 or below.

## 05. Additional support

There are extra grants available to help those who may need additional support to continue their studies.

### 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. The amounts of grant available all also depend on the amount of the student's household income.

#### 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 age of 17 if the child has special educational needs. The grant can be used to meet up to 85 per cent of childcare costs up to a maximum of £161.50 per week for one child or a maximum of £274.55 per week for two or more children.

If during the academic year, the student or their partner receive:

- the childcare element of Working Tax Credit or Universal Credit;
- Tax-Free Childcare from HM Revenue and Customs;
- Childcare Allowance from the NHS;

they will not be able to receive the Childcare Grant at the same time. A student can choose the Childcare Grant, but only if they stop receiving support from these sources.

#### Parents' Learning Allowance

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This is intended to help those students who have dependent children. Students may be eligible for a maximum of £1,557 per year to help with course-related costs. A student does not have to pay for 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. The maximum grant available is £2,732 per year. Students may only apply for one grant, even if they have more than one adult dependant.

### Disabled Students' Allowances

Disabled Students' Allowances are additional funding available for students who otherwise may not have been able to attend a higher education course. Students must meet the **definition of a disability** under the Equality Act 2010. They are not income assessed. There are four types of allowance available:

- Non-medical helper allowance - £21,181 maximum per year;
- Specialist equipment allowance - £5,332 maximum for the whole course;
- General allowance (for other disability related expenditure) - £1,785 per year;
- Disability-related travel allowance – reasonable travel costs incurred as a result of the student's condition.

A student must have a Study Needs Assessment to evaluate the type of support needed.



## Travel Grant

Those attending a **clinical placement** in the UK or **studying abroad** as part of their course may be eligible for a grant to help with travel expenses. A 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 Travel Grant will only cover reasonable travel expenses and students will be expected to pay the **first £303**. Students may also receive help to cover the cost of medical insurance, visa costs and vaccinations.

## Financial contingency funds

Higher education institutions usually provide discretionary Financial Contingency Funds. These are designed to provide financial assistance to students:

- who may need extra help to meet costs which are not already being met from other sources of funding;
- to provide emergency payments in respect of unexpected crises; and
- to assist in cases where a student may be considering leaving their course of study because of financial problems.

A student can apply **to their university or college** at the start of their course, or during their course, if financial problems arise. Support may be in the form of a discretionary award or a repayable loan.

## 06.Guidance and information

Student Finance Wales can provide information and advice. Their telephone number is **0300 200 4050**. They also have a range of publications which provides further detail on the majority of grants described above:

- **Student finance — new full-time students 2016/17** [PDF 562KB]
- **Student loans — a guide to terms and conditions 2016/17** [PDF 254KB]
- **Extra help — Dependants' Grants 2016/17** [PDF 403KB]
- **Extra help — Disabled Students' Allowances 2016/17** [PDF 535KB]
- **National Union of Students** information on funding

The Research Service has produced a separate briefing, *Funding for adult and post-graduate learners* that outlines other potential sources of funding for students.