

# Constituents Guide:

Financial support for  
undergraduate students in  
Higher Education 2018/19



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

Tel: **0300 200 7301**

Email: [Phil.Boshier@assembly.wales](mailto:Phil.Boshier@assembly.wales)

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

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

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# **Constituents Guide:** Financial support for undergraduate students in Higher Education 2018/19

**Author:** Phil Boshier

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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.



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## This Fact Sheet

This fact sheet 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 2018/19**. It doesn't cover students studying NHS courses and **it only covers you if you are ordinarily resident in (live 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 2018 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.

**Always check with Student Finance Wales regarding your specific circumstances.**

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## 1. Changes for new 2018 students

Financial support for students starting in Academic Year 2018/19 (in other words starting your study on or after September 2018) is quite different from the support students received when they started in previous academic years.

These students will normally continue to get the old package into their second and third years whilst you, as a new student, will normally get the new one.

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.

## 2. Quickly, what exactly is available?

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

The figures below are for full-time entitlements where the student is living away from home and studying in London. Part-time students normally get a pro-rata amount of each type.

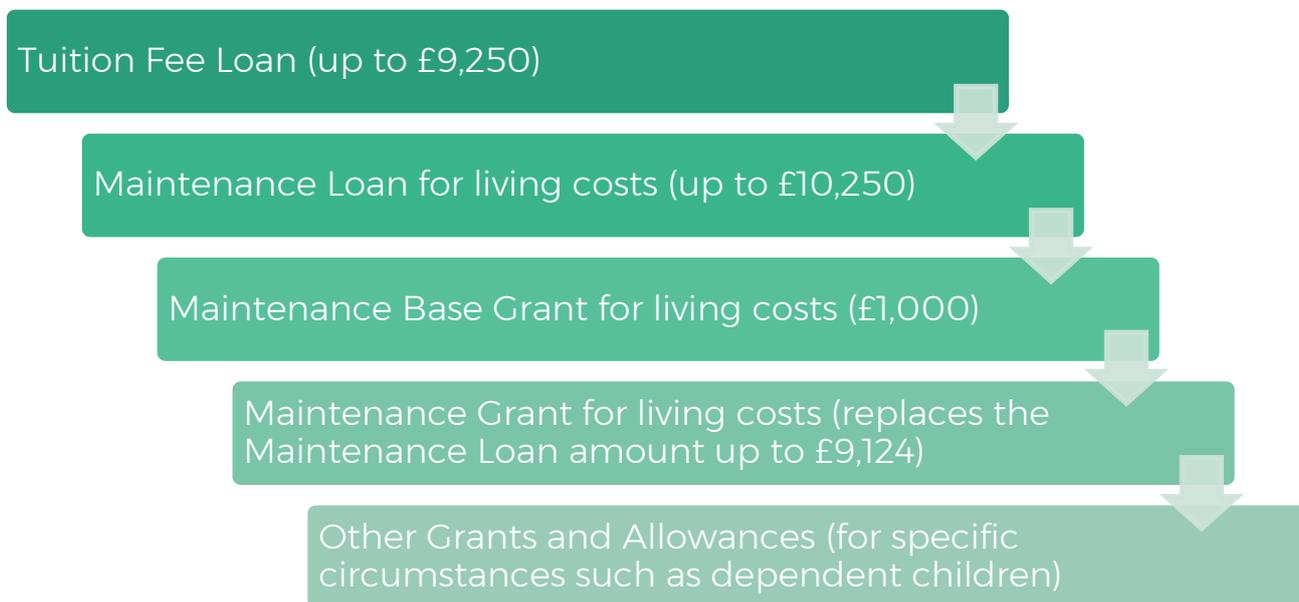
You may not be eligible for all of the types of support shown here or the maximum amounts shown depending on your household circumstances and place of study.

The diagram below is for illustrative purposes only.

Further details of each type are given in the sections below, along with information on eligibility and amounts.

Figure 1 – Full-Time Funding (Maximum Awards)

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Source: Student Finance Wales

This means that students with the lowest household income (under £18,370 a year, more on income in section 5) living away from home in London, could have a Tuition Fee Loan to cover their fees in full (£9,250).

To help with living costs they could also have a £1,000 Maintenance Base Grant which does not need to be paid back, a further Maintenance Grant of £9,124, and a small Maintenance Loan of £1,126.

**This would give them a total of £11,250 to help with living costs.**

If they met the eligibility for some other Grants and allowances (see Section 7) they could then receive more than this.

Students with a **household income above £18,370 would generally be entitled to less Grant and more Loan** (specific details are below).

This means that although you could still get the maximum amount of living cost support, having more Loan than Grant means more to pay back at the end of your course.

### 3. 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 and located in the UK; or 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 the University or College);
- 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 Grants.

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 should check the [Student Finance Wales](#) website or contact them if you think you need extra help.

**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.

## 4. 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.

### 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)

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 **servicing 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.

## 5. 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 and entitlements adjusted based on it) and comprises a number of potential Grants and a Loan.

Living costs support works like this:

- You can start by working out the maximum possible entitlement under the law. Most students will be able to access living cost support up to a maximum of £11,250 (more if you have specific circumstances) if they live away from home and study 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>	£7,650
<i>Living away from home and studying outside London</i>	£9,000
<i>Living away from home and studying in London</i>	£11,250

Source: Student Finance Wales

- The Maintenance Base Grant and Maintenance Grant you are eligible to receive is then worked out.
- Whatever the difference between this amount (Maintenance Base Grant + Maintenance Grant) and your possible maximum entitlement amount shown above in Table 2 **can be topped up with a Maintenance Loan if you want it.** The exact balance between Maintenance Grant and Loan is dependent on your household income.

- 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 £11,250 mentioned in Table 2).

## Maintenance Base Grant

Most students will be eligible for a minimum Maintenance Base Grant. This is £1,000 and 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. It is different from the general Maintenance Grant talked about below.

## Maintenance Grant and Loan

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

The mix of these depends 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 all include the Maintenance Base Grant 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 £1,000 Maintenance Base Grant.

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	£765	£8,100	£900	£10,124	£1,126
£25,000	£5,930	£1,720	£6,947	£2,053	£8,643	£2,607
£35,000	£4,488	£3,162	£5,208	£3,792	£6,408	£4,842
£45,000	£3,047	£4,603	£3,469	£5,531	£4,174	£7,076
£59,200 or more	£1,000	£6,650	£1,000	£8,000	£1,000	£10,250
<b>Total</b>	<b>£7,650</b>		<b>£9,000</b>		<b>£11,250</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 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.

At the time of writing this guide, the regulations needed to do this for students taking out Loans from September 2018 have not been sent to the National Assembly by Welsh Government.

However the Welsh Government has announced the scheme would still run for those starting in September 2018, and that regulations would be sent to the National Assembly for agreement in due course.

## 6. 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, i.e. eligible students can receive a pro-rata Tuition Fee Loan, pro-rata Maintenance Base Grant and pro-rata Maintenance Grant / Loan.

This means the amounts of the Tuition Fee Loan and Maintenance Grant / Loan are less per year to reflect the part-time course intensity.

### 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 [here](#).

### Help with Tuition Fees

Like full-time study there is a maximum amount of Tuition Fee Loan, Maintenance Base Grant and Maintenance Loan / Grant 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

	Maximum Tuition Fee Loan available for Part-Time Students
Studying at a public university or college in Wales	£2,625
Studying at a public university or college in England, Northern Ireland or Scotland	£6,935
Studying at a private university or college in England, Northern Ireland or Scotland	£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 Maintenance Base Grant, Maintenance Grant and Loan. Also like full-time students these are subject to maximum amounts per year with the balance of Loan versus Grant being based on your household income.

The maximum amount of yearly Maintenance Base Grant, Maintenance Loan and Grant support is shown in Table 5 below. The balance between the amount of Grant (not repayable) and Loan (repayable) depends on your household income. You should contact Student Finance Wales to get an idea of your actual entitlement.

Table 5 – Indicative Maximum amount of Grants and Loans for part-time study

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Course Intensity	Indicative Maximum Amount of Maintenance Grant and Loan per year for Part-Time Students
75%	£4987.50
50%	£3,325
25%	£1,662.50

*Source: Research Service Calculations*

Your exact maximum amount will depend on your own circumstances.

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

## 7. 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.

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.

## 8. 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, Maintenance Base Grant, Maintenance Grant and Maintenance 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 special educational needs.

The Grant can be used to meet up to 85% of your actual 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.

If during the academic year, you or your partner receive:

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

you will not be able to receive the Childcare Grant at the same time. 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.

The part-time entitlement is based on your course intensity (meaning the maximum amounts for part-time study (£121.13 and £205.91) shown above will be less if your course intensity is less than 75%).

## 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 specific learning difficulty.

The allowances are not means-tested. There are four types of allowance available:

- non-medical helper allowance - £21,181 (£15,885 part-time) maximum per year;
- specialist equipment allowance - £5,332 maximum for the whole course;
- general allowance (for other disability related expenditure) - £1,785 (£1,388 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 (this goes up if your household income is £59,200 to £1,000)**. 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.

## 9. 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 publications for 2018/19 which are likely to be added to in the coming year. Some examples of which are below.

- [\*\*Extra help – Dependents’ Grants 2018/19\*\*](#) [PDF 537KB]
- [\*\*Extra help – Disabled Students’ Allowances 2018/19\*\*](#) [PDF 333KB]

The [\*\*National Union of Students\*\*](#) also provides information on funding and student money matters.