

STUDENT SERVICES  
**MONEY  
MATTERS**



## **MONEY MATTERS**

### **CONTENTS:**

- Tuition Fee Loan
- Maintenance Loan
- Extra Help
- Childcare Grant
- Parents' Learning Allowance
- Adult Dependants' Grant
- Disabled Students Allowance
- The Student Hardship Fund
- How to Apply For Student Finance

### **Main Student Finance Package**

- a Tuition Fee Loan
- a Maintenance Loan for living costs  
(eg accommodation, food, books)

There is also funding for students in special circumstances, e.g. those students with children or who experience a disability.

### **What you'll get**

Full-time students can apply for:

- Tuition Fee Loan
- Maintenance Loan
- Extra help from universities or colleges if you're on a low income

Part-time and EU students can only apply for:

- Tuition Fee Loan
- extra help from universities or colleges if you're on a low income

### **Tuition Fee Loan**

You can apply if you're studying full-time or part-time, or if you're an EU student.

The loan is paid directly to your university or college. You have to pay the loan back.

### **Maintenance Loan for living costs**

You must be a full-time UK student.

You may have to give details of your household income (your parents' or partner's income plus yours).

The loan is paid directly into your bank account at the start of term. You have to pay the loan back.

Part-time students, EU students and students aged over 60 can't apply.

### **Extra help**

You might also qualify for extra help on top of your main student finance package. What you get depends on your circumstances.

**Students with children or dependent adult** can apply for:

- Childcare Grant (full-time students only)
- Parents' Learning Allowance (Full-time students only)
- Adult Dependants' Grant (full-time students only)

## **Childcare Grant**

Full time higher education students with children can apply for a Childcare Grant. The grant helps with childcare costs for children under 15, or under 17 if they have special educational needs. It is paid in 3 instalments over each term directly into your bank account. This grant does not have to be repaid.

The amount you will receive will depend on:

- Your household income
- The cost of your childcare
- The number of children who are dependent on you

### Eligibility

- The children listed in the grant application must be financially dependent on you.
- Your childcare provider must be on the Ousted Early Years Register of General Childcare Register.
- If your child is cared for at home, the carer can't be a relative and will need to be registered with an appropriate body – please check with Student Finance England.

You cannot apply if

- Your child is covered by the 15 hours free care that all 3 and 4 year olds are entitled to .
- Your child is cared for by a relative or your partner mainly in the child's home (even if they are registered childminders).
- You or your partner are claiming the childcare element of working tax credits.

### How to Claim

As part of your main student finance application tick the box when asked if you want the Childcare Grant.

Either fill in the form you are sent or download 'Childcare Grant application CCG1' form and send it to Student Finance England – you'll have to give estimates of childcare costs.

Student Finance England will send you a letter telling you how much Childcare Grant you're entitled to.

At the end of each term you and your childcare provider have to confirm your actual childcare costs – Download 'Childcare Costs Confirmation CCG2' form.

If the actual childcare costs are higher or lower than your estimates given in the application form, Student Finance England will adjust your next payment.

After Student Finance England has assessed your application, they might ask you to provide further information such as:

- Photocopies of P60s
- Child Benefit Details
- Family Tax Credit Details
- Child's Original Birth Certificate
- Photocopies of evidence of financial commitments for you or your partner e.g. bank statements

In addition Cleveland College of Art and Design may also be able to support you via the Access to Learning fund. Please contact Student Support for further details.

## **Parents' Learning Allowance**

If you're a full time student with children you could get help with your learning costs on top of the standard finance package. This is called Parents' Learning Allowance. How much you get depends on your household income.

Parents' Learning Allowance can help with the costs of books, study materials and travel.

It doesn't have to be paid back and won't affect your benefits or tax credits. It's usually paid in 3 instalments direct to your bank account, one at the start of each term.

### Eligibility

If you're a student from England with dependent children you may qualify if you're taking a full-time undergraduate course. You don't need to be paying for childcare to qualify.

#### How to Claim

You can apply when applying for Student Finance. After you apply, you will receive a letter telling you how much you will get.

At the end of the academic year you'll be asked to complete a 'Confirmation of Income' form to make sure you've been paid the correct amount.

#### **Adult Dependants' Grant**

Full time students in higher education with an adult who depends on them financially can apply for an Adult Dependants' Grant.

You can apply for this on top of any other student finance and you don't have to pay it back.

The amount you get depends on your income and the dependent adult's income.

The money is paid in 3 instalments directly into your bank account.

The Adult Dependants' Grant will affect any income-related benefits and tax credits you might get.

#### Eligibility

Usually the dependent adult will be a member of your family, including your husband, wife, civil partner or partner.

Grown up children can't be counted as dependent adults. An unmarried partner can only be claimed as a dependant adult if you're over 25.

#### How to Claim

Fill in the Adult Dependants' Grant section on your main Student Finance application. You'll need to give estimates of your household income.

Student Finance England will assess your application and will send you a letter telling you if you qualify and how much money you'll get.

At the end of the academic year Student Finance England will send you an Income Confirmation form to check if your actual outgoings match your estimates in the application. Then they'll adjust your payments accordingly.

You may need to provide Student Finance England with further proof of your financial circumstances.

Proof they might ask for can include:-

- P60
- Family Tax Credit Details
- Child Benefit Details
- Financial Information from your partner, e.g. bank statements

You could get Child Tax Credit for each child you're responsible for if they're under 16 or under 20 and in approved education or training.

#### **Disabled students**

If you have a disability, long-term health condition, mental health condition or specific learning difficulty (e.g. dyslexia) you can apply for Disabled Students' Allowances.

#### **Disabled Students Allowances**

As a higher education student living in England, you can apply for a Disabled Students Allowance (DSA) if you have a:

- Disability
- Long term health condition

- Mental health condition
- Specific learning disability such as dyslexia
- You must also have a condition that affects your ability to study
- Qualify for student finance from Student Finance England
- Be studying on a course that lasts longer than a year

DSA's are paid on top of student finance and you don't have to pay them back. The amount you get depends on your individual needs and not on your household income.

You can get help with the costs of

- Specialist equipment, like computer software
- Non-medical helpers, like a note taker or reader
- Extra travel costs you have to pay because of your disability
- Other costs such as photocopying

#### Your 'needs assessment'

Once your eligibility for DSA has been confirmed, Student Finance England will ask you to have a 'needs assessment' test to work out what help you need. You shouldn't book a needs assessment until Student Finance England ask you to. The assessment is paid for through any DSAs entitlement you may have. To find your nearest approved needs assessment centre go to the website at <http://www.nnac.org/> After the assessment, you'll get a report listing equipment and other support you can get for your course.

#### How DSAs are paid

Money is paid directly to who provides the service or equipment or into your bank account. However, if you leave the course early, you may be asked to pay some of the money back.

#### Proof of Eligibility

Proof is needed from a doctor or specialist, DSA is not automatically granted.

If you have a specific learning difficulty such as dyslexia, you'll need to provide a 'diagnostic assessment' from a psychologist or suitably qualified specialist teacher. If you had this done before the age of 16, you will need to be reassessed.

#### How to Claim

Download 'DSA1 short application form' from [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

Send the application to:-

Student Finance England

PO Box 210

Darlington

DL1 9HJ

Applications can take up to 14 weeks to be processed. The earlier the application the better the chance of having everything in place at the start of the course.

#### Receiving Your Entitlement Notification

Once the results of your needs assessment have been received, they will write to you to let you know if DSAs can pay for any specialist equipment and other support that has been recommended in your needs assessment. Instructions will also be provided on how to order equipment and arrange other support. Once the results of your needs assessment have been received, they will write to you to let you know if DSAs can pay for any specialist equipment and other support that has been recommended in your needs assessment. Instructions will also be provided on how to order equipment and arrange other support.

You may also be able to seek support from the Cleveland College of Art and Design Access to Learning Fund for specific support.

## **The Student Hardship Fund**

The aim of the Access to Learning Fund is to support vulnerable students to access and remain in higher education. The fund can help with unexpected financial hardship.

The fund can be used to help a person who meets certain residency conditions on the first day of the first academic year of their course. They must have been a resident in the UK for a period of 3 years before the course start date and be settled in the UK under the terms of the Immigration Act, 1971.

The residency criteria must have been determined by Student Finance England and a Notification of Financial Assessment is required to confirm this.

Funding is allocated accordingly:

- Students with children (especially lone parents)
- Mature Students
- Students From Low Income Families
- Disabled Students
- Students who have entered higher education from care
- Students From Foyers or who are homeless
- Students receiving the final year loan rate
- Part time students in receipt of the maximum amount of the statutory support

If you are not in one of the above priority groups you can still apply but you must provide as much information and evidence as possible to show why you have a particular need. You may apply more than once during an academic year for help from the ALF but usually only if your circumstances have changed. You will be asked to provide documentary evidence for the change in circumstance.

If you have not received your student loan payment from the Student Loans Company at the start of term, you can apply for a loan from the Access to Learning Fund. You will be expected to repay this loan when your first student loan instalment arrives.

You should make clear in the supporting statement on the application form if you are applying for a short term loan.

Disabled students, especially those with dyslexia, can apply for help towards the cost of their preliminary diagnostic test, prior to applying for a Disabled Students Allowance. You will need to complete the disability section on the application form if you want to apply for this. For more information on the ALF go to <http://moodle.ccad.ac.uk/>

### How to Complete the Application Form

Applications can be accepted throughout the academic year while funds are still available.

It is important that supporting documentation is enclosed with your application form. In certain circumstances you may be contacted separately by the Access to Learning Fund Administrator and asked to supply relevant / additional documents / information.

**Applications that do not have supporting documents are incomplete and cannot be processed will be returned to you, which will delay your application.**

Answer all questions on the application form by printing clearly or by ticking the appropriate boxes.

### **Contact Details**

Address

### **Complete all sections.**

Please put the address (include the postcode) that is to be used for correspondence.

Contact info

Usually contacted by email.  
Please indicate if you prefer to be contacted by post.

## **Complete if Relevant:-**

### Dependants

Complete this section giving details of any children and/or adults who are financially dependent upon you. Remember to include birth certificates for any children that you have. The birth certificate must contain parental information.

If you have adults that are dependent on you please supply details of how and why in your supporting statement.

### Disability/Medical

If you are applying for the cost of a diagnostic assessment please speak to an adviser first.

### Income/Expenditure

It is important that you fill in these sections as accurately as possible. Please state whether these figures are weekly/monthly or annual.

If you live with a partner please indicate net income under other income and any essential expenditure in other expenditure and remember to supply the necessary evidence.

### Other Income

Please include any other income you may have including savings, child maintenance and specify what that income is. Some income such as Child Benefit is disregarded in the assessment.

### Supporting Statement

You are advised to include a supporting statement, explaining the reason(s) for applying, and what you would like assistance with.

### Bank Details

Payments over £100 are normally paid by cheque. You must also supply copies of your bank statements covering the 3 months as close to your application as possible. If you do not have them ask the bank for a list of transactions to cover the previous 3 months. The statement must include at least one of your student loan or grant instalments and show where you have spent it.

### Declaration

Please tick all the relevant boxes that apply to your circumstances and remember to sign and date your application form.

### Evidence required

If any evidence is missing no assessment will be made.

## **Information on How Your Application Will Be Assessed**

All applications are assessed using National Guidance to assess whether a Standard award is applicable. 'Standard' assessments look at the difference between accepted **reasonable** expenditure and **expected** income. If no 'standard' award is payable and you have unforeseen circumstances or exceptional hardship your application can be considered under a 'non-standard' assessment.

### Standard awards

All students will have an assumed income per year included in their standard assessment. This assumes income from a number of sources including part time work / additional support from your parents /partner / bank overdraft / savings etc.

There is also a set expenditure level, known as Composite Living Costs, based upon state benefit amounts for general living costs such as food and usual household costs such as utility bills. The relevant amount will be set depending on your circumstances, for example if you have children.

**Non-standard awards** can help to meet exceptional costs; emergency situations and costs for disabled students not met by the Disabled Students Allowance (DSA) and the institution has no legal responsibility to provide.

## **Timetable for Making a Decision**

Provided your application form has been accurately completed and the appropriate documentary evidence supplied, an assessment and decision should be made within 4 working weeks of submission. You should also normally expect to receive a payment in this time. However, in some cases, we may need to defer your initial payment beyond 4 weeks to deal with a particular circumstance.

If you are requesting an emergency loan or other short-term help, we will make every effort to process and pay within 10 working days.

### How to Appeal

If you are not satisfied with the decision you may appeal in writing to:

Student Services Manager  
Cleveland College of Art & Design  
Green Lane  
Middlesbrough  
TS5 7RJ

Any appeal must be made within 4 weeks from the date of the original decision. The Appeals Panel will usually meet as required. The decision of the Appeals Panel will be final.

### **How to apply for Student Finance**

You can apply for Student finance online, or by post. You can find full details of how to register for an account at: [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance). You will also be able to download all paper based forms from this site.

It is important that you apply as soon as possible to ensure that all of your finance is in place ready for the start of your course.

If you have any questions about making an application for funds, or an existing application, please contact Student Finance England on 0300 100 0607, or log on to your online account.

You don't need a confirmed place at a university or college to apply, but you will need a valid passport or birth certificate.

### **Application process**

- It can take up to 6 weeks to process an application. If you applied online you'll get a declaration form in the post. Sign this and send it back to Student Finance England.
- Sometimes Student Finance England will write to you for more information or further information from your parents or partner. e.g. a tax return, evidence of divorce etc.

### **Who qualifies?**

Whether you qualify for student finance depends on:

- your nationality or residency status
- your university or college
- your course
- if you've studied before
- your age

## Nationality or residency status

You can only apply if:

- you're a UK national or have 'settled status' (no restrictions on how long you can stay)
- you normally live in England
- you've been living in the UK for 3 years before starting your course

You may also be eligible if your residency status is one of the following:

- EU national, or family member of one
- refugee
- humanitarian protection (as a result of a failed application for asylum)
- migrant worker
- child of a Swiss national
- child of a Turkish worker

## Your course

This must be in the UK and one of the following:

- a first degree, e.g. BA, BSc or BEd
- a Foundation Degree
- a Certificate of Higher Education
- a Diploma of Higher Education (Dip HE)
- a Higher National Certificate (HNC)
- a Higher National Diploma (HND)
- a Postgraduate Certificate of Education (PGCE)
- Initial Teacher Training
- further training of youth and community workers

Check with your university or college that your course is recognized.

## Repayments

You only have to pay back Tuition Fee Loans and Maintenance Loans. You pay interest on these. You don't have to pay back other student finance, e.g. any grants and bursaries.

## How much you pay back

Your repayments are linked to your income. You only make repayments when your income is over £21,000 a year. If your income drops below this amount repayments stop. Part-time students sometimes start repayments while they're still studying. Each month you pay back 9% of any income over £21,000

Your income per year	Monthly repayments
£21,000 and under	No repayments
£25,000	£30
£30,000	£67
£40,000	£142
£50,000	£217
£60,000	£292

Once you're registered with Student Finance, you can check your balance at any time online.

Repayments begin in the April after the course is completed.

If you leave the UK, repayments are based on the earning threshold for the country where you live.

### **Interest on your student loans**

You pay interest from the time your first payment is made until you pay your loan back in full.

If your course started before 1 September 2012 different rules apply.

You must tell Student Finance England if your income changes or you might be charged more.

### **Making repayments**

If you're an employee your employer will work out your repayments and take them out of your salary with your tax.

If you're self-employed you must make repayments as part of your Self-Assessment Tax return.

If you go abroad for more than 3 months you need to fill in an overseas income assessment form.

Student Finance England will then work out your repayments.

You can pay some or your entire loan at any time without an extra charge.

If you leave your course early, you still have to repay your student loan.