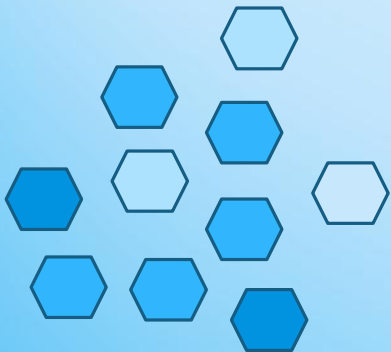




# Student Finance 2019/20



# Eligibility Criteria

## Residence

A student must:

- have been **ordinarily resident** in the UK and Islands for at least 3 years before the start of the course
- have been **ordinarily resident** in Northern Ireland on the first day of the academic year in which the course begins

# Eligibility Criteria

## Colleges

A student must attend an **approved college** to be able to get support.

Approved colleges include –

- A University or College in the UK or ROI maintained out of public funds
- College of Agriculture, Food and Rural Enterprise
- Certain private colleges, specifically designated for student support

# Eligibility Criteria

## Courses

A student must attend an **approved Full-Time course** to get support e.g.

- First Degree
- Higher National Diploma
- Higher National Certificate
- Diploma of Higher Education
- Foundation Degrees
- Certain other courses

# Exceptions

- Allied Health Professional Degrees
- Nursing Degrees / Diplomas
- Social Work Degrees at NI Colleges

# Allied Health Profession Degrees

What do they cover?

- Chiropody, Dental Hygiene/Therapy, Dietetics, Occupational Therapy, Orthoptics, Physiotherapy, Podiatry, Prosthetics, Radiography, Speech and Language Therapy etc at Ulster University.
- Income assesses bursary of £2,355 (not normally repayable)
- Reduced Rate student loan of £1780 - £2,370
- Tuition fees paid

# Allied Health Professional Degrees

If studying an Allied Health Professional Degree in the UK, the student needs to apply for the NHS Bursary to the authority where the institution is situated, i.e.

**England** – The NHS Student Grants Unit, Hesketh House, 200-220 Broadway, Fleetwood, Lancashire, FY7 8SS (0300 330 1345)

**Scotland** – The Student Awards Agency for Scotland, Saughton House, Broomhouse Drive, Edinburgh, EH11 3UT  
(0300 555 0505)

**Wales** – The NHS Student Awards Services, 6<sup>th</sup> Floor, Churchill House, 17 Churchill Way, Cardiff, CF10 2TW (029 2037 6854)

**Northern Ireland** – Student Finance from where the student lives

# Nursing Courses

If Studying a Nursing Degree/ Diploma at the University of Ulster or Queen's University students need to apply for full funding to the following authority –

Bursary Unit (Nursing)

Business Services Organisation

2 Franklin St

Belfast

BT2 8DQ

Tel No. 028 95 363817



# Social Work Degrees

Students on first degree social work will get funding from Student Finance NI and DHSS

- Student Finance NI – Fee Loan, Maintenance Loan and Maintenance or Special Support Grant
- DHSS – Non Means Tested Bursary, contribution to work based learning expenses

# Further Education Awards

There are two main types of full / part-time Further Education Award:

- Further Education Award
- Advanced Further Education Award

Confirmed closing dates to be advised later – usually the FT deadline is 30<sup>th</sup> of June and the PT deadline the 30<sup>th</sup> of September each year.

# Further Education Awards

Apply to:

Student Finance NI

Further Education Awards Section

1 Hospital Road

Omagh

Telephone: 028 8225 4546

Email: [feawards@weani.org](mailto:feawards@weani.org)

# Part-Time Courses

- \* All applications for Part-Time Higher Education courses must be made to;

Student Finance NI

Part-time Office

Ballee Centre

Ballee Road West

Ballymena

BT42 2HS

# Full-Time Financial Support Available

		Country Of Study				
		Northern Ireland	England	Scotland	Wales	Republic of Ireland
Country of Residency	Northern Ireland	£4,275	Up to £9,250	Up to £9,250	Up to £9,250	€3,000
	England, Wales or Scotland	Unlimited (Will not exceed £9,250)	Up to £9,250	Up to £9,250	Up to £9,250	€3,000
	EU e.g. ROI, France	£4,275	Up to £9,250	No Fee	Up to £9,250	€3,000

# Financial Support Available

Type	Detail for entry in Academic Year 2019/20
Tuition Fee for NI students at NI institutions	Loan to cover fee up to a maximum of £4,275
Tuition Fee for NI students at institutions in England, Scotland or Wales	Loan to cover fee up to a maximum of £9,250 approx
Maintenance Grant	£3,475
Maintenance Grant Thresholds	Lower £19,203 Upper £41,065

# Financial Support Available

<p>Maintenance Loans</p>	<p>(Home) up to £3,750          (Elsewhere) up to £4,840          (London) up to £6,780</p>
<p>Support for Northern Ireland students studying in the Republic of Ireland</p>	<p>Student Contribution Loan (€3,000) loan available.</p>
<p>Access Bursary</p>	<p>Amounts of bursary and eligibility criteria will differ between HEIs.</p>

# Financial Support Available

## Student Loans for Maintenance 2019/20

- Max **£3,750** if living **at home**
- Max **£4,840** if living **away from home** and studying outside London
- Max **£6,780** if living away from home and studying **in London**
- Loans are reduced if a Maintenance Grant is payable



# Financial Support Available

## Maintenance Grant or Special Support Grant (SSG)

- Non-repayable grant for students households with income up to £41,065
- Worth up to £3,475 a year – depending on household income
- SSG is available to students who have an underlying eligibility to DSD (Social Security Agency or Housing Executive means-tested benefit)

# Financial Support Available

## Extra help with living expenses

Extra help includes –

- **Parents Learning Allowance** of up to **£1,538** a year
- **Childcare Grant** of up to **£148.75** a week for one child and **£255.00** a week for two or more children
- **Adult Dependants' Grant** of up to **£2,695** a year

# Financial Support Available

## Help with living expenses

**Disabled Students Allowance** – a range of help available which is not means tested

- Specialist equipment allowance of up to £5,266 for the whole course
- Non-medical helpers' allowance of up to £20,938 per year
- General allowance of up to £1,759 per year
- Extra travel costs as a result of the disability

# Household income

Student Finance NI assesses household income based on:

Gross taxable income of the **student** excluding any earnings;

**PLUS** Gross taxable income of parent(s) /partners / step-parents;

**LESS** Deductions for payments into pension funds and £1,153 for each other dependent child in the household

# Grant & Loan 2019/20

Living away from home (excluding London)

Income	Maintenance Grant	Loan	Total
Up to £19,203	£3,475	£2,953	£6,428
£25,000	£2,201	£3,289	£5,490
£35,000	£689	£4,151	£4,840
£41,065	£50	£4,790	£4,840
£53,035	£0	£3,630	£3,630

# How to apply for HE support

## Information required

The following information **must** be provided with the application form –

- Original Birth certificate or valid Passport. A Birth cert must be accompanied by a declaration from the school confirming identity
- National Insurance Number
- Student bank account details
- Details of student's income for academic year and that of their household (2017/18 financial year)

# What happens after you apply?

- ELB determines eligibility and entitlement
- SLC sends notification of entitlement and payment schedule letters
- Student advises ELB of change of circumstances (if applicable)
- Student is paid termly by BACS by SLC

# Leaving your course early

If you leave your course during the year you will pay back the following amount of the Tuition Fee Loan.

When you leave	Tuition Fee Loan you have to repay
Before you register for the course	Nothing
Before the end of term 1	25%
Before the end of term 2	50%
Before the end of term 3	100%



# Repaying your student loan

## When will I start repaying my loan?

You start repaying your loan the April after you graduate from university or college and you are earning over **£17,775**

## How much will I repay?

This will depend on your earnings. You will pay back **9%** of your gross earnings over £17,775. So if, for example, you earn £27,000 per year, you can expect to pay £69 per month

# Repaying your student loan

## **How long will it take me to repay my loan?**

This depends on your earnings. The more you earn, the greater your monthly repayments. Any outstanding loan balance you have will be written off after 25 years.

## **How will my loan repayments be collected?**

Your employer will take your loan repayments at the same time as they take your tax and National Insurance contributions under the Pay As You Earn scheme.

# Repaying your student loan

To find out more about repaying your student loan visit

**[www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)**

# How to Contact us



By telephone on: **0300 100 0077**



By post or personal visit:  
Student Finance NI,  
Education Authority Belfast Region  
40 Academy Street  
Belfast BT1 2NQ



Visit our web site at:  
**[www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk)**