

HIGHER EDUCATION 2019/20

FUNDING FACTS



CONTENTS

INTRODUCTION	Page 1
Higher Education Tuition Fees for 2019/20	Page 1
ELIGIBILITY - DO I QUALIFY?	Page 1

WHAT FINANCIAL HELP COULD I GET IF I STUDY FULL-TIME?	
Previous Study	Page 2
Tuition Fee Loan	Page 2
Maintenance Loan	Page 2
Disabled Students' Allowance	Page 3
Parents' Learning Allowance	Page 3
Childcare Grant	Page 3
Adult Dependants' Grant	Page 3
HE Support Fund	Page 4
Council Tax Relief	Page 4
Child Tax Credits	Page 4

WHAT FINANCIAL HELP COULD I GET IF I STUDY PART-TIME?	
Tuition Fee Loan	Page 5
Maintenance Loan	Page 5
Disabled Students' Allowance	Page 5

LOAN INFORMATION	
Loan Interest	Page 6
Loan Repayment	Page 6

WHERE DO I APPLY FOR FUNDING?	
Student Finance England	Page 7

STUDENT'S FINANCIAL OBLIGATIONS	Page 8
WITHDRAWING FROM THE COURSE	Page 8
BENEFITS	Page 9

USEFUL WEBSITES	Page 10
STUDENT BUDGET PLANNER	Page 11
NOTES	Page 12/13

INTRODUCTION

If the thought of being able to afford to progress into Higher Education is just a distant dream, then think again.

The Grimsby Institute Group has announced its intention to set its Higher Education tuition fees at a maximum of £8,500 for 2019. The Institute, which is one of the largest Further Education providers offering Higher Education in the UK, offers a wide range of Foundation and honours degrees to over 1,300 students each year. The fee demonstrates the Institute's continued commitment to offering outstanding quality higher education at an affordable price to its students and make studying at the University Centre Grimsby a highly attractive option for people who want to invest in their future.

HIGHER EDUCATION TUITION FEES FOR 2019/20

Tuition fees for 'New Entrant' students or for students progressing onto a new course for 2019/20. *(For example, students transferring to a different course or progressing to a top up year)*

Qualification	Full time fees per year	Part time fees per year
Bachelor Degree Foundation Degree Initial Teacher Training (PGCE or Cert Ed)	£8,500 (120 credits per year)	£5,667 (on the basis of 80 credits per year)

This is equivalent to £1,417 for 20 credit modules and £708 for 10 credit modules

Qualification	Full time fees per year	Part time fees per year
Higher National Diploma (HND) Higher National Certificate (HNC)	£5,900	£2,950

Tuition fees for students whose entry was prior to 19/20 will remain at the agreed level.

Please note that some courses will carry additional costs that are necessary for you to undertake your study and complete your course; for example, studio fees, uniform etc. (this list is not exhaustive). Please see the website for more information and ensure that you factor those costs into your financial planning.

For more information regarding fees contact our Admissions Team on 0800 328 3631.

ELIGIBILITY – Do I qualify?

You can apply if:

- You're a UK national or have 'settled status' (that is, no restrictions on how long you can stay in the UK)
- You normally live in England; and you've been living in the UK for at least three years before the first day of your course.

EU nationals have to be an ordinary resident in the UK for at least five years before the first day of their course.

If you do not meet those conditions, you may still be eligible if you are:

- An EU national, or a relative of one
- A refugee
- Under humanitarian protection (as a result of a failed application for asylum)
- An EEA/Swiss migrant worker
- The child of a Swiss national (your parents must provide information and evidence they'll be living in the UK at the start of your course)
- The child of a Turkish worker

WHAT FINANCIAL HELP COULD I GET IF I STUDY FULL-TIME?

There is plenty of financial support on offer for full-time students including maintenance loans. There is also additional help for students with disabilities, children or adult dependants plus council tax relief.

PREVIOUS STUDY

Students can usually only get student finance for their first full degree. If you have studied a higher-education course before you may not get any financial help for a second course. As a general rule Tuition Fee Loans are available for the full length of the course, plus one extra year if needed. This extra year can cover any false starts or course/university transfers. The number of years for which a student is eligible for funding is calculated as follows:

Length of current course + **One additional year** - **Years of previous study**

An additional year of tuition fee support may be made available if you need to repeat a year due to 'compelling personal reasons' (you will need to prove this).

TUITION FEE LOAN

You probably won't have to find the money to pay for your fees before or whilst you are studying. All eligible students can get a repayable tuition fee loan to cover the fee. This money is paid direct to the University and you will not have to begin repayments until you have left the course and are earning over £25,000. As of 6th April 2019, this will rise to £25,725.



MAINTENANCE LOAN

This helps cover your living costs throughout the academic year. How much you get depends on where you will be living whilst studying and your household income. The maximum amounts for 2019/20 are:

Living at your parent's home - Up to £7,529

Living elsewhere or in your own home - Up to £8,944

You will not have to begin repayments until you have left the course and earn over £25,725.



DISABLED STUDENTS' ALLOWANCE

If you have a disability, mental health condition or specific learning difficulty you can apply for additional support to help pay for the extra costs you may have during your course as a result of your disability, mental health condition or specific learning difficulty. This is paid in addition to the standard student finance package and does not depend on household income.

For more information you can visit the [direct.gov](https://www.direct.gov.uk) website 'financial help for disabled students'.

PARENTS' LEARNING ALLOWANCE

The Parents' Learning Allowance is an additional grant available to full-time students with dependant children.

You could receive upto £1,716 for 2019/20

and how much you get depends on your household income and income of dependants. This is paid on top of the standard student finance package, and doesn't have to be paid back unless you leave the course early.



CHILDCARE GRANT

The Childcare Grant helps with the cost of childcare with a registered or approved childcare provider for children under the age of 15, or 17 if there are special educational needs. If you qualify, the Childcare Grant could cover as much as 85% of your childcare costs during term time and holidays - up to a maximum of £169.31 per week if you have one child, or £282.36 per week if you have two or more children. How much you get depends on your household income – and the actual costs of your childcare. From 2019/20, Childcare Grants will be paid directly to your childcare provider through a Childcare Grant Payment Service (CCGPS) account rather than to your own bank account. You will create an online account with CCGPS to confirm and approve payment of your childcare costs.



ADULT DEPENDANTS' GRANT

The Adult Dependants' Grant could provide extra help if you are a full-time Higher Education student with an adult who depends on you financially. An adult dependant could be a partner or another adult who depends on you financially.

This will usually be a member of your family, but you cannot count grown-up sons or daughters as adult dependants. The amount you can get depends on your income and the income of your dependants. The maximum for 2018/19 is £2,925. You do not have to repay this grant unless you leave the course early.



THE SUPPORT FUND AND BURSARIES

This support fund is available through the University Centre Grimsby to support learners who are in hardship or who have specific support needs, up to £200 per annum. Applications are assessed and learners may be awarded either a non-repayable grant or a short term loan. The fund also covers the cost of assessments for dyslexia and other specified support needs.



Bursaries worth £350 may be available to eligible students and will be paid as college credit to support college based activities, such as purchasing any Institute service or goods for example gym membership, nursery fees, food, art equipment or trips and visits.

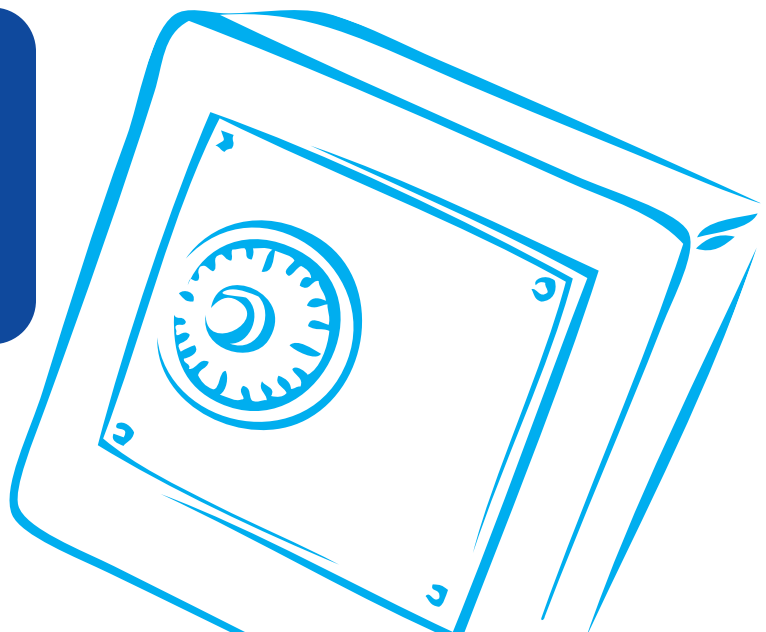
COUNCIL TAX RELIEF

You may be able to get Council Tax relief depending on the number of adults in the household. A full Council Tax bill is based on two adults living in a household, full-time students aren't 'counted' towards this number - if there's fewer than two the household can get a discount. To apply you need to take a certificate from the University Centre Grimsby (available after the start of the course) to your local Council Tax office.

CHILD TAX CREDITS

Students with children may also be eligible for Child Tax Credits from HM Revenue & Customs. To find out more visit www.hmrc.gov.uk/taxcredits or call them on 0345 300 3900.

Many single parents returning to study will receive £8,944 loan, plus £1,716 Parent's Learning Allowance and 85% towards the cost of childcare, plus Council Tax Relief.



WHAT FINANCIAL HELP COULD I GET IF I STUDY FULL-TIME

TUITION FEE LOAN

Part-time students can apply for a tuition fee loan to cover their tuition fee costs. To qualify you must complete a minimum of 25% of the equivalent full-time course load per year. You will not start paying it back until you are earning over £25,000. As of 6th April 2019, this will rise to £25,725.



MAINTENANCE LOAN

You may be able to get a maintenance loan if your part time course has a 'course intensity' of 25% or more information, see www.gov.uk/student-finance/part-time-students.

DISABLED STUDENTS' ALLOWANCE

If you have a disability, mental health condition or specific learning difficulty you can apply for this non-repayable grant. It can help pay for the extra costs you may have during your course as a result of your disability, mental health condition or specific learning difficulty. This is paid in addition to the tuition fee loan and does not depend on household income.

For more information you can visit the direct.gov website 'financial help for disabled students'.



The Tuition Fee Loan means no upfront tuition fees, so the loan can enable learners to study part-time, work and progress in Higher Education

LOAN INFORMATION

LOAN INTEREST

Student loans are not like commercial loans. They are subsidised by the Government and attract a low cost interest rate.

WHILST STUDYING

Up until the April after leaving University Rate of Inflation (RPI) + 3%

AFTER LEAVING UNIVERSITY (Following April)

Earnings below £25,725	Rate of Inflation (RPI)
Earnings £25,725 - £46,305	Rate of Inflation (RPI) + up to 3% (on a sliding scale depending on income)
Earnings above £46,305	Rate of Inflation (RPI) + 3%

LOAN REPAYMENT

Repayments of the Tuition Fee and Maintenance Loan will not need to be repaid until the April after you have left the course and you are earning over £25,725 a year. At this point the money will be deducted from your salary by your employer, just as they will deduct your tax and national insurance payments.

The amount you repay is linked to your annual income and is currently 9% of all earnings above the £25,725. The more you earn the more you repay. The table below shows typical repayment amounts.

Income each year before tax	Monthly salary	Approximate monthly repayment
£25,000	£2,083	£0
£27,000	£2,250	£10
£29,500	£2,458	£28
£31,000	£2,583	£40
£33,000	£2,750	£55

WHERE DO I APPLY FOR FUNDING?

Student Finance England	University Centre Grimsby Learner Services	Local Council Tax Office
Tuition Fee Loan Special Support Grant Maintenance Loan Disabled Students' Allowance Parents' Learning Allowance Childcare Grant Adult Dependants' Grant	Bursaries HE Hardship Grant	Council Tax Exemption

studentfinanceengland

Student Finance England is a partnership between the Department for Innovation Universities and Skills and the Student Loans Company Ltd to provide financial support on behalf of the government to students entering higher education in the UK.

Higher education students from England can use its secure system to apply for finance online - parents and partners can also support an application online. Student Finance England will help you work out the financial support you'll get, apply for finance and keep track of your payments. You can:

- Create an online student finance account and use it to apply earlier than in previous years.
- Manage your student finance account online.
- Use the Student Finance Calculator for a quick guide to how much you can get.

Visit: WWW.GOV.UK/STUDENT-FINANCE

to start your application today Do not wait until you have been accepted on the course!

There are so many options available; don't be put off at the first hurdle. Our Higher Education Admissions Team can help you with all financial matters. Please contact us on 0800 328 3631.

Alternatively visit: www.gov.uk/student-finance or contact the Student Finance England's Customer helpline 0300 100 0607.

Your goals may not be as hard to reach as you think!

STUDENT'S FINANCIAL OBLIGATIONS

As part of the contract you sign with Student Finance England you must tell them about changes in your circumstances. For example:

- name, home or term-time address, phone number or the bank details
- university or College
- the course you are studying
- whether you live in your parental home, halls of residence, lodgings or your own home during term time
- the academic year in which you will begin your course
- start or end dates of your course have changed
- you do not begin to study, leave your course or are expelled
- you are absent from your course for more than 60 days because of illness or any other reason
- you get married and your name changes

WITHDRAWING FROM THE COURSE

Full fees will be charged for the full academic year after your enrolment. Your tuition fees may be recalculated if you withdraw, suspend, transfer course or change your study mode (full-time to part-time or vice versa). The recalculation will be based on the date this action occurs.

The tuition fees charged will be calculated based on three liability dates. If you are still enrolled at UCG on these dates, tuition fees will be charged as below.

Tuition fee liability dates:

- 25% of the tuition fee is charged at the start of the course in the first term.
- A further 25% of the tuition fee charged from the first day of the second term.
- The final 50% of the tuition fee charged from the first day of the third term.



If you owe tuition fees to the University Centre Grimsby this may prevent you being able to attend the Graduation ceremony and your certificates may be withheld; it may also result in legal action.

Once a student is enrolled on a higher education course at the University Centre Grimsby, they are entitled to a 14-day cooling-off period. If a student withdraws from the course within that time, they will no longer be liable for the associated tuition fees, provided they have emailed studentrecordsHE@grimsby.ac.uk to confirm they are withdrawing.

If a student withdraws after the 14 day cooling-off period, but before the end of the first term in the year of enrolment, they will be charged 25% of the tuition fees for that year. They will be liable for 50% of the fees if withdrawal takes place between the first and the last day of the second term of the enrolment year. 100% of the fees will be payable for withdrawal thereafter.

BENEFITS

Most full-time students are not entitled to income-related benefits. However, certain students (including single parents, student couples with dependent children, and some disabled students) may be eligible to claim income-related benefits, but your income, including certain types of student finance will be taken into account.

If you receive income-related benefits (including Income Support, Jobseekers Allowance, Employment & Support Allowance or Housing Benefit) you must tell your local Jobcentre Plus office and your local authority's housing benefit section if you take a full-time course as this may affect your benefits.

If you have a partner who is not a student and is eligible for any of the income-related benefits, they can claim those benefits for both of you. Your income, including certain types of student finance, will be taken into account when your partner's entitlement to any income related benefits is assessed.

The following links to the income-based benefits eligibility pages on the .gov.uk website may also be useful:

www.gov.uk/jobseekers-allowance/eligibility

www.gov.uk/employment-support-allowance/eligibility

www.gov.uk/housing-benefit/eligibility

www.gov.uk/income-support/eligibility

A home student who studies away from home, whose parents income is less than £25,725 per year may be able to access £8,944 in a repayable loan each year for living expenses.



NOTES

- No need to worry about finding money for fees, the tuition fee loan will cover this!
- I could get a maximum of £8,944 in living cost loans studying away from home.
- OR £7,529 living with parents (Lodge free :)



USEFUL WEBSITES

Bright Knowledge - The essential guide to careers, education and student life
www.brightknowledge.org

Money Saving Expert - Key facts and figures about student finance and tuition fees
www.moneysavingexpert.com/students

The Student Room - The UK's biggest student community with over 1 million members. Offering advice, help with your studies and fun
www.thestudentroom.co.uk

Student budget calculator - Building a budget for university
www.studentcalculator.org.uk



[facebook.com/unicentregy](https://www.facebook.com/unicentregy)



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



STUDENT BUDGET PLANNER

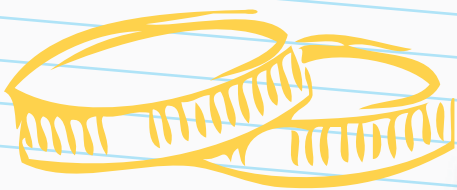
	Living at Home	Living away
INCOME (MONTHLY)		
MAINTENANCE LOAN		
PARENTS LEARNING ALLOWANCE		
ADULT DEPENDANTS GRANT		
CHILD CARE GRANT		
DISABLED STUDENTS ALLOWANCE		
INCOME FROM PART TIME WORK		
PARTNERS INCOME		
PARENTAL CONTRIBUTION		
COUNCIL TAX FULL TIME STUDENT DISCOUNT		
CAREER DEVELOPMENT LOAN		
ANY OTHER INCOME		
TOTAL		
EXPENDITURE (MONTHLY)		
RENT (HALLS OR PRIVATE)		
MORTGAGE (INCLUDING ENDOWMENT)		
FOOD + HOUSEHOLD GOODS		
COUNCIL TAX		
WATER RATES		
ELECTRICITY		
GAS		
INSURANCE		
TV LICENSE		
TELEPHONE BILLS		
TRAVEL		
CLOTHING		
CHILDCARE		
IT EQUIPMENT AND INTERNET		
BOOKS/MATERIALS		
FIELD TRIPS		
DEBTS/ARREARS/CREDIT CARDS		
LEISURE		
TOTAL		

We will be happy to answer any questions you may have.
 Please contact our Learner Services Team on: 0800 328 3631
 Learner Services, Nuns Corner, North East Lincolnshire, DN34 5BQ
www.grimsby.ac.uk

NOTES



CHECK OUT!!!
www.gov.uk/student-finance-calculator



NOTES

I must apply for my funding early, even before my Uni' place has been confirmed...



Student Finance England Customer Helpline:
Email: www.gov.uk/student-finance
Telephone: 0300 100 0607

Learner Services Team:
Email: Headmissions@grimsby.ac.uk
Telephone: 0800 328 3631



Nuns Corner, North East Lincolnshire, DN34 5BQ
0800 328 3631