

## Advice and Money Cyngor ac Arian

## FAQs for students applying for part-time funding 2024/25

If you are living in Wales and starting a part-time course in 2024/25, subject to eligibility criteria, you will be able to apply to Student Finance Wales (SFW) for their funding package. If you are living in England, please see <a href="https://www.gov.uk/student-finance/parttime-students">www.gov.uk/student-finance/parttime-students</a> for information.

Who can apply	Your home address must be in Wales and you should not have moved here for educational purposes. You must also be:			
	<ul> <li>A UK national or have settled status (meaning there are no restrictions on how long you can stay in the UK)</li> <li>And have been living in the UK for at least three years before the first day of the first academic year of your course</li> </ul>			
	You may also be eligible if you are:			
	<ul> <li>A refugee or relative of one</li> <li>An EU national, or a relative of one, with settled or pre-settled status</li> <li>Under 'leave to enter or remain' or a relative of someone under 'leave to enter or remain'</li> <li>Granted Discretionary Leave to remain in the UK, or a relative of someone granted Discretionary Leave to remain in the UK</li> <li>The child of a Swiss national</li> <li>The child of a Turkish worker</li> <li>A stateless person or a family member of a stateless person</li> </ul>			
Tuition Fees	The cost of part-time courses varies depending on the modules that you choose to take. If you are doing 20 credits or less in an academic year, you may be eligible for the Fee Waiver Scheme. If you are taking 30 credits or more in an academic year, subject to eligibility criteria, you will be able to apply for a Tuition Fee Loan to cover the fees.  *You should check the price for the individual modules that you will be taking. You must apply for the correct Tuition Fee Loan to cover the cost of your modules.			
20 Credits or less  – the Fee Waiver Scheme	If you are studying less than 20 credits in an academic year, you may be eligible for the CTER Fee Waiver Scheme. Please follow the link below for details of the eligibility criteria:  Fee Waiver Scheme  You can apply here:			
	Guidance and Application Form			
Have you studied before?	If you have studied previously, you won't normally be able to get student finance if you already hold an Honours degree. Any previous study, including years you started but did not complete, may be considered when working out what you will be entitled to.			

## You are encouraged to apply online at the following website: How to apply www.studentfinancewales.co.uk Applications open in May 2024. You should apply as soon as possible so that funding is in place for the start of your course. You will need to send proof of identity to SFW. If you have a valid UK passport you will be able to submit the details on your online application. If you do not have a UK passport you will have to send original documentation to SFW. These will be returned to you. If you cannot apply online you will need to complete a PTMN Form Course details The course details for all courses in Lifelong Learning must be as follows: University or College Name: Cardiff University Course Name: Certificate of Higher Education (LEARN) Qualification you expect to gain: Cert HE University or College Address: Lifelong Learning, 50-51 Park Place, Cathays, Cardiff, CF10 3AT Please note **no** other course details will be accepted. Funding The funding you will be eligible for depends on the intensity of your course and Available for also your household income. Please see below for some examples: Living Costs Course Household Welsh Maintenance Total Intensity Income Government Loan Learning Grant 75% £25,000 or less £6,724 £4,500 £2,224 75% £750 £59,200 + £5,974 £6,724 50% £25,000 or less £3,000 £1,483 £4,483 50% £30,000 £2,635 £1,848 £4,483 50% £40,000 £1,904 £2,579 £4,483 50% £500 £59,200 + £3,983 £4,483 25% £25,000 or less £1,500 £741 £2,241 £250 25% £59,200 + £1,991 £2,241 Additional There may also be additional funding available to some students depending on Financial Support their circumstances. ■ Dependents Allowance ■ Parents Learning Allowance Childcare Grant Adult Dependents Grant

To apply for Dependants' Grants, you will need to download the PTGFD form, to apply for the Childcare Grant you will need to download the PTCCG1 form. These

forms can be downloaded from www.studentfinancewales.co.uk,

Disabled Students' Allowances (DSAs)	DSAs helps pay any extra costs you might have as a direct result of your disability, including a long-term health condition, mental health condition or specific learning difficulty, such as dyslexia or dyspraxia.  DSA's can help with the cost of having a person to support you, items of specialist equipment, travel and other study-related costs. You must be studying a course of at least 25% intensity to get DSA's. This support is not means tested.  To apply, you should download a DSA1 form from <a href="https://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a> , fill it in and return it to SFW.  If you require help applying for a DSA please contact the Student Disability			
	Service via studentconnect@cardiff.ac.uk			
Benefits	As a part-time student you can usually still claim benefits that depend on your household income if you still meet the terms and conditions of those benefits. Jobcentre Plus and your local authority's benefit department will not treat the Tuition Fee Loan, Welsh Government Learning Grant or Disabled Students' Allowances as income when assessing any income-assessed benefit.			
Repayments	You will be due to start repaying your student loans (tuition fees & maintenance loans) the April after you finish or leave your course, or the April four years after the start of your course, whichever comes first.  You will only start making repayments if your income is over the repayment threshold. The current repayment threshold for students who take a loan via Student Finance Wales is £27,295 a year, £2,274 a month or £524 a week. Please see below for some examples:			
	Income each year before	Monthly income before	Approximate monthly	
	tax	tax	repayment	
	£27,295	£2,274	£0	
	£30,000	£2,500	£20	
	£35,000	£2,916	£58	
	£40,000	£3,333	£95	
Interest Rates	Interest is charged on student loans from the day that payments are made either to you or the university until the loan is repaid in full or cancelled. Any loan remaining after 30 years will be cancelled.  The interest rate is based on the UK Retail Price Index (RPI) and will vary depending on your circumstances. The interest rate is updated once a year in September using the RPI figure from March of that year.			
	Further information can be found on the <u>Student Loan Repayment</u> website.			

For general advice please email <a href="mailto:learn@cardiff.ac.uk">learn@cardiff.ac.uk</a>

If you have a complex query about your eligibility for student funding, please contact the Advice & Money Team by emailing <a href="mailto:studentconnect@cardiff.ac.uk">studentconnect@cardiff.ac.uk</a>