

A guide for those starting Further Education at the
College of Agriculture, Food and Rural Enterprise (CAFRE)

Further Education Financial Support | 2008/09 for Students in



Enniskillen, Greenmount and Loughry Campuses
are integral parts of the
College of Agriculture, Food and Rural Enterprise



Department of
**Agriculture and
Rural Development**

www.dardni.gov.uk

AN tSáinn
Talmhaíochta agus
Forbartha Tuaithe

Mánuisic o
Fáirns an
Kintra Fordèrin



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1. Introduction

This booklet applies to students commencing or currently in Further Education at Enniskillen, Greenmount or Loughry Campus of the College of Agriculture, Food and Rural Enterprise (CAFRE). CAFRE is an integral part of the Department of Agriculture and Rural Development (DARD).

In this booklet you will find information on the financial help that DARD has put in place for full-time further education students for the academic year 2008/09. It applies to students participating in courses between 1 September 2008 and 31 August 2009.

Applications for financial support in the 2008/09 academic year for students at CAFRE will be administered by the Western Education and Library Board's (WELB) Further Education Awards Section.

This booklet is for guidance only and does not cover all circumstances. For further information please contact:

Student Finance NI
Further Education Awards Section
Western Education and Library Board
1 Hospital Road
Omagh
Co Tyrone
BT79 0AW

Telephone: 028 8225 4546
E-mail: feawards@welbni.org

Hearing impaired users can contact WELB via the Text phone: 028 8241 1550
or by Fax: 028 8241 1233

2. What financial help is available for full-time students

2.1 Tuition Fees

Tuition fees for full-time students on further education courses at CAFRE will be paid in full by DARD.

2.2 Living Expenses Grant

Financial support for living costs (Living Expenses Grant) is means tested and is available to students living in Northern Ireland. It applies to students who intend to commence a further education course below HND/Degree level, or are already on a course below HND/Degree level and are applying for support for the second or subsequent year of that course.

Who's eligible?

Students of any age, on a full-time further education course or a sandwich course at Enniskillen, Greenmount or Loughry Campus. You can get further information on the eligibility criteria in Section 6 of this booklet or by contacting WELB.

If you have previously taken a further education course at a college in the United Kingdom and had help from United Kingdom public funds; or the college where you studied was publicly funded; or you are not ordinarily resident in Northern Ireland, you should check your eligibility with WELB.

How much?

The maximum amount of living expenses grant is:

Living Expenses Grant	
• Students living in Campus Halls of Residence or in lodgings	£2,362
• Students living in parental home	£1,659

The Living Expenses Grant is based on an assessment of your household income. WELB will carry out this assessment (see Section 6 'How you are assessed and paid'). This means that they may expect you and relevant members of your household to contribute towards the costs. If you depend upon your parents financially, your parents' income will be considered when assessing your household's income.

If you are independent and so do not rely on your parents financially, your household income will include your partner's (if any) income.

Note: depending on the year you began your course, WELB may need to take account of the income of your natural parent's partner (of either sex).

How is the Living Expenses Grant paid?

WELB will usually pay the Living Expenses Grant in three instalments, one at the start of each term. Cheques for the first instalment will be distributed to students through campus administration offices. The second and third instalments will be paid by BACS transfer directly into your bank or building society account. There are a number of things that you as a student can do to make sure that you receive your payment promptly. At enrolment, make sure you bring any documents that your campus needs, in particular the Notification of Award issued by WELB. Make sure that you always refer to yourself in the same way on all of the documents you are asked to fill in. For example, if you apply for a place on a course as 'John Anthony Smith', please refer to yourself in the same way in the student support application. It is best to give your full name as it appears on your birth certificate or passport in all dealings with WELB or CAFRE.

Is the Living Expenses Grant repayable?

No. You will not have to repay this help unless you withdraw from the course, or if we have to re-calculate your grant for any reason (for example, if inaccurate information is given or if you have a bad attendance record).

2.3 Other grants for students in particular circumstances

Help if you have children or adult dependants

There is a range of extra help if you have dependants, and brief details are set out below.

Childcare Grant

The Childcare Grant is available for full-time students with dependent children in 'prescribed childcare' (previously 'registered and approved' childcare, but now some extra types of childcare as well). You could receive 85% of your actual childcare costs in term times and during holidays, up to £148.75 a week for one child, and up to £255 a week for two or more children. How much help you get will depend on your income and that of your dependants (including your husband, wife or partner). You will not normally have to repay this help. You can apply for the childcare grant before or during your course. You cannot get this grant if you or your husband, wife or partner receives the childcare element of the Working Tax Credit from HM Revenue and Customs.

Parents' Learning Allowance

This helps with course-related costs for full-time students with dependent children. You could receive up to £1,470 a year. How much you get depends on your income and that of your dependants (including your husband, wife or partner). You will not normally have to repay this help.

Adult Dependants' Grant

If you have a partner (including a partner of the same sex) or another adult, usually a member of your family (but not any of your children), who depends on you financially, you may be eligible for this help. You could receive up to £2,575 a year, and how much you get depends on your income and that of your adult dependants. You will not normally have to repay this help.

Child Tax Credit from HM Revenue and Customs (HMRC)

Students with dependent children are eligible for Child Tax Credit. More information on Child Tax Credits can be found in Section 5.2 of this booklet, or call the helpline on 0845 603 2000 (textphone 0845 607 6078) or visit www.hmrc.gov.uk/taxcredits

If you need more information about any of the above, a guide called 'Childcare Grant and other support for student parents in higher education' is available. You can download a copy of this guide from www.studentfinancenetwork.co.uk or you can get one from WELB or by phoning 0800 731 9133.

'Childcare Grant and other support for full-time student parents in higher education' is also available on audio tape, in Braille and in large print.

Care Leavers' Grant

Full-time students who:

- left care before the Children (Leaving Care) Act (Northern Ireland) came into operation on 1 September 2005;
- were aged 16 or over when they left care;
- had been in care for at least three months; and
- are under 21 at the start of the course.

You can receive up to £100 a week during the long holidays depending on your circumstances. It is paid by WELB and you will not normally have to repay this help.

If you have a disability or a specific learning difficulty

Disabled Students' Allowances (DSAs) are available if you have a disability, mental health condition or specific learning difficulty. Brief details of that help are set out below.

Remember that WELB must be satisfied that your disability, mental health condition or specific learning difficulty will mean that you have to spend more money while on your course.

If you are physically disabled, or have mental health difficulties, you will need to provide medical proof of your condition, such as a letter from your doctor or an appropriate specialist.

If you have a specific learning difficulty (for example, dyslexia), you will need to provide evidence of this in the form of an assessment, sometimes called a diagnostic assessment, from an educational psychologist or suitably qualified specialist teacher, carried out within the last two years.

Disabled Students' Allowances (DSAs)

DSAs help with the extra costs you have as a result of undertaking your course and as a direct result of your disability, mental health condition or specific learning difficulty. You can apply at any time before or during your course, and how much you can get **does not** depend on your income or that of your family. You will not normally have to repay this help.

The following help is available:

- A specialist equipment allowance of up to £5,030 for the whole course;
- A non-medical helper's allowance of up to £20,000 each year;
- A general disabled students' allowance of up to £1,680 each year; and
- Extra travel costs you have to pay to attend your university or college course as a result of your disability.

If you need more information about any of the above a guide called 'Bridging the Gap' answers most of the questions commonly asked about DSAs.

You can get a copy by phoning 0800 731 9133.

'Bridging the Gap' is also available on audio tape, in Braille and in large print. The guide is available from the Student Finance NI website at www.studentfinancenl.co.uk

3. When and how to apply for financial support

The process of applying for financial support for a full-time course depends on whether you are a new or current student. The steps below set out what you need to do.

Step 1 - From April 2008 - New students only

Select your course from those provided by CAFRE and contact CAFRE Admissions for an application form on Freephone 0800 0284291.

Step 2 - From April 2008 - New and current students

You should start thinking about applying for financial help as soon as you have applied for a place on a further education course at Greenmount, Enniskillen or Loughry Campus. Contact WELB or CAFRE Admissions for a DARD Further Education Award Application and Assessment Form. You can also download this form from www.welbni.org/publications and click on Student Finance. Do not wait until you have a confirmed place on a course before applying - simply quote the course that you think you are most likely to attend.

If your course changes after you apply, contact WELB straight away.

Note: (Current students only)

If you started your course in or since 2006 and you have previously applied for financial support, WELB will automatically send you a DARD Further Education Award Application and Assessment Form for the next academic year.

Step 3 - From May 2008 - New and current students

Complete your DARD Further Education Award Application and Assessment Form and return it to WELB giving all the details and documentary evidence required. WELB will determine whether or not you are eligible to be considered to receive help with living costs.

New and current students

The DARD Further Education Award Application and Assessment Form must be completed for each year of the course, including any placement year, as the amount of financial support you can get depends on your and/or your family's circumstances and these may change from year to year. You and your family will need to complete this form and return it, along with any evidence you have been asked to provide, to WELB promptly and within the deadline set.

Once WELB has assessed your application they will send you a Financial Assessment Notification telling you how much support you can get and, if necessary, a letter requesting verification of income.

Provisional payments may be made pending the final calculation. If evidence of parental income is not received before the date on which the third instalment is due to be paid, WELB may, at their discretion, recover from you or your family any amount already paid.

Late applications for financial support

If, after your course starts, you decide that you want to apply for financial help, you must apply no later than nine months after the first day of the academic year of your course.

For example, if your course starts on 1 September 2008, you have until 31 May 2009 to apply.

What happens next?

Your application will be processed as described at Step 3 of this section and will generally take six to eight weeks to process.

4. General information

4.1 What are the conditions for student support?

Support is subject to the following conditions:

- you attend the course regularly;
- your academic progress and conduct is satisfactory to CAFRE;
- you sign an undertaking to repay any amount overpaid, for whatever reason.

4.2 For how long will I get support?

Support will last as long as the minimum period normally required to complete the course for which it is made.

4.3 Can the support be terminated or suspended?

Yes - WELB may suspend or terminate your support or withhold or reduce any payment normally due if the conditions for support are not fulfilled.

4.4 What happens if I withdraw or am absent from the course?

- You must inform your Campus immediately if for any reason you are absent from the course.
- You must also inform WELB immediately if you withdraw from your course. If you withdraw from your course, Living Expenses Grant will only be payable up until the last date you attended your course. You should state the last day of your attendance and reason for withdrawal or if you have been absent for more than two weeks, state the period and reason for absence. WELB may recover money already paid.
- If absence from your course is due to illness you should forward medical certificates at regular intervals to your Campus showing the nature and duration of illness. If you are absent from your course for a continuous period of more than 60 days due to illness, your Living Expenses Grant will be reduced for any further absence. You should always inform WELB if, due to illness, you are unable to resume attendance at the start of any term forwarding a medical certificate, if appropriate.

4.5 How do changes in my circumstances affect my Living Expenses Grant?

- You must inform WELB immediately if you obtain any other scholarship or grant assistance for your course or acquire any source of income.
- WELB must also be informed of any change in your financial or other circumstances which might affect the value of support you are entitled to.

4.6 Can I have my travelling expenses paid for?

WELB does not reimburse travelling or other expenses incurred in attending course pre-admission interviews or to and from Campus during the course.

4.7 What if I am a sandwich student?

- A 'sandwich course' is a course consisting of alternate periods of full-time study at a Campus and associated industrial/professional/commercial experience outside a Campus. Living Expenses Grant is not payable during period of industrial placement. Your grant will be reduced pro-rata for such periods.
- The arrangements outlined in this booklet for the calculation of Living Expenses Grant and student and parental contributions apply, except that the grant will be proportionate to the number of weeks out of 30 during which you attend the Campus for full-time study. For example, if you attend the Campus for 24 weeks you would be eligible for 24/30ths of the annual Living Expenses Grant. In calculating personal income, your earnings while working are ignored but any allowances paid by companies during full-time study are taken into account.
- If you are following a sandwich course consisting of complete academic years of full-time study and a complete year in industry, you are treated as a normal full-time student during your year of study. No Living Expenses Grant is payable however for a complete industrial year.

5. Extra help available

5.1 Support Funds

This is available through CAFRE and provides help for students on lower income who may need extra financial support for their course and to stay in further education.

How do I apply?

Support Fund application forms are available from your Campus and should be returned to CAFRE when complete.

5.2 Benefits

Although most full-time students are not entitled to social security benefits, certain students in vulnerable groups (including single parents and disabled students) may be eligible for social security benefits including Housing Benefit. If you want to take a full-time course of education, you should ask your local Social Security Agency (SSA) office how this might affect your benefits.

If you are eligible for benefits, the SSA will take account of any income you receive through grants under the main student support arrangements. If your partner is eligible for benefits, the SSA will take account of your student income in the same way when they work out his or her benefits. They do not take account of support towards your tuition fees. The Childcare Grant, Parents' Learning Allowance and Care Leavers Grant are not taken into account for benefit purposes. Payments from the Support Funds that are not intended for general living costs should also be ignored for benefit purposes.

Tax credits from HM Revenue and Customs (HMRC)

Child Tax Credit

Students with dependent children are entitled to claim Child Tax Credit. Student grants to meet the costs of childcare and other course-related costs are not treated as income in new claims for tax credits. However, the Adult Dependents' Grant will be taken into account as income. Students receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) are also entitled to free school meals for their children.

Working Tax Credit

You must be in paid work to qualify for Working Tax Credit so, in general, students will not be able to claim this credit unless they are responsible for looking after a child or young person or are disabled and are doing at least 16 hours a week of paid work. Mature students (aged 25 and over) who are working in a paid job for more than 30 hours a week may also be eligible, even if they do not have children.

For more information:

- call the helpline on 0845 603 2000 (textphone 0845 607 6078);
- drop into your local HM Revenue and Customs Enquiry Centre (listed under HM Revenue and Customs in the Phone Book); or
- visit the website at www.hmrc.gov.uk/taxcredits

6. How you are assessed and paid

WELB will use the information you provide in your application form to decide whether you can get financial help towards living expenses.

6.1 Eligibility for financial support

To be eligible to receive help with your living costs you must meet certain conditions. The course you do must be a full-time course of further education at one of the CAFRE campuses (Enniskillen, Greenmount or Loughry) and you must meet the personal eligibility criteria.

Personal eligibility

Your personal eligibility depends on:

- where you live (this is known as the residence requirement);
- whether you have ever attended, or received support for, a publicly funded further education course in the past (known as previous study).

Residence

Normally, you must meet three requirements relating to your residence and immigration status on the first day of the first academic year of your course. On that date you must:

- be 'ordinarily resident' in Northern Ireland;
- have been 'ordinarily resident' (see Note 1 below) in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before this date; and
- have 'settled status' – which means you must be settled in the United Kingdom within the meaning of the Immigration Act of 1971.

Note 1: the term 'ordinarily resident' is defined as 'habitual and normal residence from choice and for a settled purpose throughout the three-year period, apart from temporary or occasional absences'.

If you were away from this country because you or a specified family member were temporarily employed abroad, you may be treated as if your residence in the United Kingdom had not been interrupted. You should ask WELB for more details.

If you were away from this country during all or part of the three-year period because you or a specified family member were serving abroad as a member of the regular armed forces (the army, navy or air force), this will be treated as a temporary absence. This will not prevent you from being eligible for support towards your fees or your living costs.

If you are living here mainly to receive full-time education and you would normally have lived elsewhere, you will not usually be treated as having been resident in the United Kingdom. For exceptions to this rule you should contact WELB.

If you do not meet the three basic residence requirements, you may still be able to apply for student support towards living costs (including other supplementary grants). This may apply in the following circumstances:

- If you, your spouse, civil partner, parent or step-parent are recognised by the British Government as a refugee and you have lived in this country since this status was awarded.
- If you, your spouse, civil partner, parent or step-parent, have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the United Kingdom by the Home Office, as the result of a failed asylum application. You must meet the three-year ordinary residence requirement in this country. However, the settled status requirement will not apply to you.

Please note that if you are claiming as the spouse or civil partner of a refugee or a person with leave to enter or remain, you must have been so at the time of your partner's application for asylum to the Home Office. If you are claiming as the child or step child of a refugee or a person with leave to enter or remain, you must have been so at the time of your parent's application for asylum to the Home Office, and also have been under 18 years at that time.

- If you, your spouse, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are an EEA or Swiss migrant worker, frontier worker or self-employed person, and you have been living in the EEA and Switzerland during the three years prior to the start of your course;
- If you have settled status in the United Kingdom and you do not meet the three year ordinary residence requirement in this country, but you or a relevant family member have exercised a right of free movement within the EEA and Switzerland before returning to the United Kingdom;
- If you are an EU national who has been ordinarily resident in the United Kingdom and Islands throughout the three year period immediately before the first day of the first academic year of your course;
- If you are the child of a Swiss national, and you have been ordinarily resident in the EEA and Switzerland for the three year period immediately before the first day of the first academic year of your course;
- If you are the child of a Turkish worker and you have been ordinarily resident in the EEA, Switzerland or Turkey for the three-year period immediately before the first academic year of your course.

The residence requirements are complicated and even if you do not meet the requirements set out above you may still be eligible for support. You should check with WELB for information about your individual circumstances.

WELB will decide whether you meet the 'ordinary resident' requirement.

As an EU student you will not normally be eligible for a Living Expenses Grant or other grants.

Previous study

If students have attended previous United Kingdom publicly funded courses this is taken into consideration.

Awards will be made only where WELB is satisfied that there is clear evidence that the applicant is progressing to a more advanced level of study.

Attendance at a previous course will be disregarded unless the applicant has attended for more than one academic year an approved course for which he/she received an award. Students changing course due to medical or other mitigating circumstances will be considered on their merits.

Leaving your course or transferring to a new course

It is important to remember the rules about previous courses if you are thinking about leaving your course before it ends or transferring to a new course, as this could affect how much help you can get if you take another course in the future. So, it is very important if you want to transfer courses or withdraw from your course that you talk to your college and WELB as soon as possible.

Repeat years

If you have unsuccessfully completed a year of the course and decide to repeat the year, you will not be eligible for any support unless medical or other mitigating circumstances contributed to the need to repeat the year. You will need to look into other ways of paying for your course. You should seek advice from WELB.

6.2 Assessing how much financial support you may be entitled to

This section tells you how WELB uses the information you supply to decide how much financial help you may receive. WELB will look at your household's income which includes:

- Your income (the student);
- For those who depend financially on their parents, their parents' income, including the income of a relevant partner;
- For students who do not depend financially on parents, the income of their partner (if any).

6.2.1 General information about income

Your entitlement to most grants depends on your household's income (the lower the income the more grant you will be entitled to).

If you want to apply for this financial support you **MUST** supply income information in the DARD Further Education Application and Assessment Form. You and relevant members of your household will need to declare your and their income, even if you filled in a similar form last year.

Your income

You may be expected to contribute towards your financial support depending on how much income you have and where it comes from. WELB will ask you to estimate your total income for the coming academic year. This income includes all money that you earn or receive that you pay tax on, except for income from work done during any academic year of your course (including holiday, evening or weekend working but not including any sums paid in respect of periods for which you have leave of absence or are relieved of your normal duties for the purpose of attending your course). It will include certain social security benefits. WELB will then ignore the following income, which will not affect your entitlement:

- Pension payments that qualify for certain specified tax relief;
- £1,100 for any child who is totally or mainly financially dependent on you or your partner.

Your household income – parents

WELB will assess your parents' income, including the income of a relevant partner unless:

- you are an independent student (see Section 6.2.2); or
- you choose not to provide details of your income because you only want support that is not assessed on your income, for example, DSA.

If your parents do not give these details, you may not receive or get monies you are entitled to.

WELB will usually look at your parents' income before deductions for the **previous** financial year but if your parents' income has fallen by more than 15%, WELB can ask to look at their likely income before deductions for the **current** financial year.

If your parents are separated, divorced or widowed, the income of whichever parent you normally live with will be assessed. WELB will continue to ignore the income of the parent who does not live with you.

A parent's 'partner' means one of the following:

- A spouse (husband or wife);
- Civil partner;
- A person ordinarily living with the parent as his or her spouse;
- A person ordinarily living with the parent as his or her civil partner.

WELB works out your parents' residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- Parents' pension scheme and superannuation payments that qualify for tax relief;
- £1,100 for any child who is totally or mainly financially dependent on them;
- £1,100 if the parent is also a student.

Once WELB has taken away the right amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:

- No contribution if the total income is less than £23,660;
- £45 if the total income is £23,660;
- Plus £1 for every £12.50 of the total income over £23,660.

For example, if the household income is £25,000, WELB would assess a contribution of £45 plus £107, giving a total contribution of £152.

Different rules apply if you have a brother, sister or parent who is also receiving student support. WELB will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will be shared out equally. However, WELB must share out the parental contribution in unequal parts in certain circumstances.

If your circumstances change during your course (for example, if one of your parents dies), WELB will reassess the household contribution.

6.2.2 Independent students

If you are an independent student, WELB will not take your parents income into account when working out the household income and contribution.

You are an independent student if you meet one of the following conditions:

- You have care of a person under the age of 18 on the first day of the academic year for which you are applying for support;
- You are 25 or over on the first day of the academic year for which you are applying;
- You have been married or formed a civil partnership before the start of the academic year for which you are applying for support, even if that marriage or civil partnership has broken down. WELB will need to see your marriage certificate or civil partnership schedule;
- You have no living parents;
- You have supported yourself for at least three years before the start of the academic year of your course. This includes any time when you:
 - were in paid full-time employment;
 - received Income Support or Jobseeker's Allowance or were registered for unemployment;
 - received incapacity benefits, invalidity pension or maternity allowance;
 - received training under any scheme for the unemployed or other funding by any state authority or agency; or
- Your parents cannot be traced or it is not practical or possible to contact them;
- Your parents live outside of the EC and an income assessment would put them in danger (this may apply if you are a refugee);
- You are permanently estranged from your parents (see 'Students who have no contact with their parents') - WELB will review your situation each time it assesses your application for a new academic year; or
- You are in the care of a local authority or voluntary organisation, or you are under a custodianship order on your 18th birthday or immediately before your course if you are not 18 when it begins.

If you are claiming to be an independent student because you have supported yourself for three years or more, you must provide evidence to show how you have supported yourself. If you have been working or claiming benefits, you must provide written confirmation of this. Acceptable proof includes your P60s or letters from employers confirming the dates you worked there and your levels of earnings. For periods where you have claimed benefits, you should ask your local Social Security Agency office for a letter to confirm the dates you claimed benefit and the type of benefit received. If you do not provide birth or marriage certificates or evidence to prove you have supported yourself for three years, it will delay your application.

If you have care of a child and are claiming independent status, you should send your child's original birth certificate and provide other evidence that you are caring for the child (for example, evidence that you are receiving Child Benefit or Child Tax Credit).

Students who have no contact with their parents

If you want to claim independent status because you have no contact with your parents, you must provide confirmation from a professional person outside your family who knows about your circumstances. Examples of proof you could provide are:

- a letter from your social worker (if you have one);
- if you claimed Income Support when you were under 18, a letter from your local Social Security Agency office showing that you received benefits because of your situation;
- if your relationship with your parents broke down while you were at school or college, a letter from an advice worker or personal tutor or teacher, confirming your circumstances; or
- if you have visited your doctor because of problems relating to your broken relationship with your parents, a letter to confirm your circumstances.

To qualify for independent status because of this, you will need to prove that the lack of contact with your parents is permanent. You must provide evidence of this to WELB explaining the circumstances, which led to this. WELB would normally expect you to have had no contact with your parents for at least 12 months although this may not apply in exceptional circumstances.

You will not be able to claim independent status just because you do not get on with your parents or because you do not live with them. You will also not be able to claim independent status simply because your parents do not want to give details of their income or refuse to provide financial support to you.

Your household income – husband, wife or partner of either sex.

If you are an independent student who is married or is in a civil partnership, WELB will take into account the income of your husband, wife or civil partner.

If you are 25 or over on the first day of the academic year for which you are applying for support, the income of your same sex partner may also be taken into account.

WELB will ignore the same types of income as apply to parents' income. Once WELB has worked out your husband, wife or partner's residual income they add this to your income and assess a household contribution which will be further reduced by £1,100 for each dependant child. The household income threshold is the same.

The household contribution is then assessed as follows:

- No contribution for residual income up to £23,660.
- £45 if his or her residual income is £23,660.
- Plus £1 for every £9.50 of residual income above £23,660.

For example, if the household income is £25,000 WELB would assess a contribution of £45 plus £141, giving a total contribution of £186.

Single independent students

If you are single and have independent status, you will have an income threshold of £11,020. WELB will ignore all the same types of income that apply for other students. It will assess for a contribution in the way shown below:

- No contribution if the student's income is less than £11,020;
- A £45 contribution if the student's income is £11,020;
- £45 plus £1 in every £9.50 that their income is over £11,020.

7. Your views on our service

If you would like to comment on any aspect of the service provided by WELB, if you have a complaint or appeal to make on a decision, or if you wish to make any suggestions to improve the quality of the service you can do this:

- by letter;
- by telephone;
- by E-mail;
- in person; or
- simply by completing the section below and returning it to the address stated

Name _____

Address _____

_____ Postcode _____

My comment/complaint is: _____

Please post to: Student Finance NI
Further Education Awards Section
Western Education and Library Board
1 Hospital Road
Omagh
Co Tyrone
BT79 0AW

Tel: 028 8225 4546

Hearing impaired users can contact WELB via the

Textphone: 028 8241 1550 or by Fax: 028 8241 1233

Tel: You can get a copy of this guide by calling WELB, on
028 8225 4546.

Braille and audio-tape versions of this guide are also available.



