

Department of Agriculture and Rural Development

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

Higher Education Financial Support for Students in | 2006/07



Department of
**Agriculture and
Rural Development**

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A guide for those starting Higher Education

Financial Support for Students in 2006/07

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I. Introduction

This booklet applies to students commencing or currently in **Higher Education** at Enniskillen, Greenmount or Loughry Campuses 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 higher education students for the academic year 2006/07. It applies to students participating in courses between 1 September 2006 and 31 August 2007.

Applications for financial support for students at CAFRE are assessed by DARD's Education and Finance Branch, hereinafter referred to as EFB.

This booklet is for guidance only and does not cover all circumstances.

For further information please contact:

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Text phone: 028 9052 4420

Fax: 028 9052 4055

Proposed Changes to student finance from September 2006

The Government plans to introduce a number of changes to student finance arrangements for Higher Education students from 2006/07 onwards. These changes will be delivered by the Department for Employment and Learning (DEL) under an arrangement with the Student Loans Company (SLC).

The changes to student finance arrangements cannot be provided by the SLC to DARD for the academic year 2006/07 and consequently **DARD will maintain the current position for the academic year 2006/07**. DARD will continue to offer undergraduate HE students the existing means tested Bursary of £2,000 and a means tested contribution towards tuition fees of £1,200.

2. What Financial Help is Available For Full-time Students?

While at college you will have two main costs to pay:

- your tuition fees
- your living costs.

2.1 Financial Help towards Tuition Fees

For 2006/07, the cost of tuition fees is £1,200. The fee for a placement year is £600. Full-time students may be entitled to a grant to pay all or part of your tuition fees, but the amount of help you can get will depend on your household's residual income ('residual income' means your household's income after certain deductions). Unless you can prove you are an independent student, EFB will assume you depend financially on your parents.

For 2006/07

- Students from households with a residual income of less than £22,560 receive a grant to cover all of their fees.
- Students from households with a residual income of between £22,560 and £36,997 receive a grant to cover part of their fees.
- Students from households with a residual income of £36,998 or more are not entitled to grant support and must pay the fees in full.

If you depend upon your parents financially, your parent's income will be considered when assessing your household's income according to the criteria outlined in Section 4 of this booklet.

If you are an independent student (so do not rely on your parents financially), your household income will include your partner's (if any) income. If you have no partner, you will not pay any fees if your residual income is £10,505 or less. EFB will carry out the assessment of your household income and determine how much you and relevant members of your household will be expected to contribute based on the assessment criteria outlined in Section 4.

Who's Eligible?

Higher Education students of any age, on a full-time course or a sandwich course at Enniskillen, Greenmount or Loughry campuses. However, if you have previously taken a higher education course at a college within the UK and have had help from UK public funds, or the college where you studied was publicly funded, check your eligibility for funding with EFB. Further details are provided in Section 4 of this guide.

How much help is available?

Up to £1,200 in 2006/07.

How is it paid?

Direct to your campus.

Is it repayable?

No. You will not have to repay this help.

2.2 Financial Help towards Living Costs

You can get support for your living costs from different sources:

- The Higher Education Bursary
- Student Loans for maintenance (page 6)
- Other grants for students in particular circumstances (page 9)
- Support Funds (page 29).

2.2.1. Higher Education Bursary

Income assessed bursaries of up to a maximum of £2,000 for students from low-income families, form part of the support package for living costs.

Who's eligible?

All full-time higher education students at Enniskillen, Greenmount or Loughry campuses that are eligible for living costs support and whose household income is less than £21,500.

How much?

Up to £2,000. However, the amount of bursary will be payable in accordance with the following table:

Household income (£)	Amount of Bursary (£)
Up to 10,750	2,000
10,751 to 11,000	1,955
11,001 to 12,000	1,765
12,001 to 13,000	1,580
13,001 to 14,000	1,395
14,001 to 15,000	1,210
15,001 to 16,000	1,025
16,001 to 17,000	880
17,001 to 18,000	710
18,001 to 19,000	555
19,001 to 20,000	400
20,001 to 21,000	245
21,001 to 21,500	165

How is it paid?

EFB will pay your bursary in three instalments. Payments are made by cheque and sent to the relevant campuses' Administration Unit, for issue to you.

Is it repayable?

No. You will not have to repay this help.

2.2.2. Student Maintenance Loans

The Student Loans Company (SLC) provides maintenance loans to help with your living costs such as accommodation, food, clothes, travel and so on. Interest on the loan is linked to inflation, so what you repay will be worth what you borrowed.

Who's eligible?

If you are under 60 at the start of your course you may be eligible for a Student Loan for Maintenance.

How much can you borrow?

Up to £4,405 in 2006/07 (£3,415 for those living at home).

For students from high-income backgrounds the basic loan entitlement will be reduced. For example, where the household income is £55,185 or above, the basic loan entitlement for a student living away from home will be £2,950.

The table below shows the maximum loan that you can get in 2006/07.

	Maximum Available	Amount that <i>does not</i> depend on income	Amount that <i>does</i> depend on income
Full Year rates	£	£	£
Students living away from home	4,405	2,950	1,455
Students living at parental home	3,415	1,960	1,455
Final Year rates			
Students living away from home	4,080	2,625	1,455
Students living at parental home	3,085	1,630	1,455

Amounts are lower in the final year of your course as you will leave higher education at the end of the summer term and will not need financial support over the summer holiday.

If you are eligible to receive a bursary and you are entitled to the full £2,000, the maximum amounts of loan will be reduced by £1,500.

If you are entitled to receive a bursary that is less than £2,000, then the maximum loan will be reduced by the amount of the bursary.

How is it paid?

The SLC will usually pay your loan in three instalments - one at the start of each term. They will make payments for most students straight into your bank or building society account. You will receive a payment schedule from the SLC, which tells you how you will receive your money.

Is it repayable?

Yes, but you only start repaying the loan when you earn more than £15,000 per year and at a set percentage of your income. Further details are provided in Section 4.

What if my course is longer than normal?

You can get an extra amount of income-assessed loan to cover each extra week you have to be on your course above 30 term-time weeks (plus the short holidays).

If you have to be on the course for 45 weeks or more in any 12-month period, you will get an extra amount of loan as if you were studying for 52 weeks. The most you can get each week is:

Loan rate for each extra week

- £77 living away from home
- £51 parental home

For information about your student loan contact:

Student Loans Company Limited,
100 Bothwell Street,
GLASGOW G2 7JD.

Tel: 0800 405 010

Web: www.slc.co.uk

2.2.3. Other Grants for Students in Particular Circumstances

There is a range of extra help available if you have children or adult dependants and this is set out below. If you need more information a guide entitled 'Childcare Grant and other support for student parents in higher education' will be available from May 2006 from EFB or by phoning the Department for Employment and Learning (DEL), [telephone 028 9025 7708](tel:02890257708).

Help available	Childcare Grant
Who's eligible?	<p>Full-time students with dependent children in registered and approved childcare. You cannot get this grant if you or your spouse or partner receives the childcare element of the Working Tax Credit from HM Revenue and Customs. You can apply for this help before or during your course.</p> <p>You can receive a Childcare Grant during your term times and your holidays.</p> <p>The Social Security Agency and Housing Benefit offices will not count the Childcare Grant when they work out your benefit entitlement.</p>
How much?	<p>How much help you get will depend on your circumstances (such as your income and that of your dependants).</p> <p>For one child - Up to £148.75 a week (85% of actual costs of up to £175 a week).</p> <p>For two or more children - Up to £255 a week (85% of actual costs of up to £300 a week).</p>
How is it paid?	<p>EFB will usually pay it in three instalments, one at the start of each term, with your other grants.</p>
Is it repayable?	<p>No. You will not have to repay this help.</p>

Help available	Parents' Learning Allowance
Who's eligible?	This help with course-related costs is for full-time students with dependent children. The Social Security Agency and Housing Benefit offices will not count this grant when they work out your benefit entitlement.
How much?	Up to £1,400 a year. How much you get depends on your income and that of your dependants (including your husband, wife or partner).
How is it paid?	EFB will usually pay it in three instalments.
Is it repayable?	No. You will not have to repay this help.

Help available	Adult Dependants' Grant
Who's eligible?	Full-time students with adult dependants. If you have a partner (including a partner of the same sex if you began your course in 2005 or after) or another adult, usually a member of your family, who depends on you financially, you may be eligible.
How much?	Up to £2,455 a year. How much you get depends on your income and that of your adult dependants.
How is it paid?	EFB will usually pay it in three instalments.
Is it repayable?	No. You will not have to repay this help.

Help available	<p>Child Tax Credit from HM Revenue and Customs (HMRC)</p> <p>Students with dependent children are eligible for Child Tax Credit from HMRC. Students receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) are entitled to free school meals for their children.</p>
Who is eligible?	<p>Students with children will be entitled to claim the new Child Tax Credit, whether or not they are working or studying. To qualify for Child Tax Credit, you must be aged 16 or over and be responsible for a child under 16 or for someone aged 16 to 19 in relevant (full-time non-advanced) education, or who is registered with the Careers Service or equivalent. You qualify for Child Tax Credit at a higher rate if your child or one of your children is under one year old or is disabled.</p>
How much?	<p>The money you get depends on your circumstances. To find out if you are eligible, call 0845 603 2000 or visit www.hmrc.gov.uk/taxcredits. The website allows you to check how much you could get, and to make your claim on-line immediately.</p>
How is it paid?	<p>Into your bank account direct from HMRC every week or every four weeks.</p>

Help available	Care Leavers' Grant
Who's eligible?	Full-time students who: <ul style="list-style-type: none"> • left care before the Children (Leaving Care) Act Northern Ireland came into operation on 1st September 2005; • were aged 16 or over when they left care; • had been in care for at least 3 months; and • are under 21 at the start of the course.
How much?	Up to £100 a week during the long holidays depending on your circumstances.
How is it paid?	Direct from EFB to you or, with your permission, to your landlord.
Is it repayable?	No. You will not have to repay this help.

If you have a disability or specific learning difficulty

Disabled Students' Allowances (DSA's) are available if you have a disability or specific learning difficulty. Details of that help are set out below.

If you need more information the Department for Education and Skills (DfES) has produced a guide called 'Bridging the Gap' which answers most of the questions commonly asked about DSA's. The guide is available by ringing the DfES information line on 0800 731 9133 or on the DfES website at www.dfes.gov.uk/studentssupport/formsandguides/index.shtml

Help available	Disabled Students' Allowances (DSA's)
	To help with the extra costs you have as a result of undertaking your course and as a direct result of your disability or specific learning difficulty.
Who's eligible?	Full-time and part-time students, including distance-learning students, with disabilities. If the course is part-time, you must complete it in no longer than twice the time taken to complete an equivalent full-time course. You can apply at any time before or during your course.
How much?	How much you can get does not depend on your income or that of your family. The following help is available: <ul style="list-style-type: none"> • A specialist equipment allowance of up to £4,795 for the whole course. • A non-medical helper's allowance of up to £12,135 each year. The maximum available is £9,105 if you are studying part-time. • A general disabled students' allowance of up to £1,605 each year. The maximum available is £1,200 if you are studying part-time. • Extra travel costs you have to pay to attend your university or college course as a result of your disability.
How is it paid?	Direct from EFB to you or to the supplier of the specialist equipment or services.

Important note

- Remember that EFB must be satisfied that your disability or specific learning difficulty will mean that you have to spend more while on your course.
- If you are physically disabled, or have mental-health difficulties, you will need to provide medical proof of your disability, such as a letter from your doctor or an appropriate specialist.
- If you have a specific learning difficulty (for example, dyslexia), EFB will need evidence of this. If your diagnosis was carried out before the age of 16, you will normally be asked to undergo a 'top-up' assessment to provide an update on your current performance in reading, writing and spelling.

If EFB is not satisfied with the evidence you provide, you may need an independent diagnosis. EFB cannot pay for the cost of diagnosing your disability. Ask EFB what evidence of your disability they need **before** you send in your application.

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 2006 - New Students

You should start thinking about applying for financial help as soon as you have applied for a place at Greenmount, Enniskillen or Loughry Campus. Contact EFB or the Campus Administration Office for an **Assessment of Eligibility Application Form**. 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 EFB straight away.

Step 2 - From April 2006 - New Students

Complete your Assessment of Eligibility Application Form and return it to EFB giving all the details and documentary evidence required. EFB will determine whether or not you are eligible to be considered to receive help with tuition fees and living costs. If you are eligible they will send you a **Financial Assessment Form**.

Current Students

If you started your course in or since 2003 and you have previously applied for financial support, EFB will automatically send you a Financial Assessment Form for the next academic year.

Step 3 - from May 2006 - New and Current Students

The Financial 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 EFB promptly and within the deadline set.

Once EFB has assessed your application they will send you a **Provisional Financial Assessment Notification** telling you how much support you can get and how much, if anything, you and your family are expected to contribute to tuition fees and / or living costs. You will receive **three** copies of this notice

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- (i) one for your own records;
 - (ii) one to take to your campus when registering;
 - (iii) and a third which will provide details of the total student loan available to you along with a Loan Request Form on the reverse side.

Also included will be a **Notification of HE Bursary** letter, which will inform you of how much bursary you are entitled to, and the amounts payable per instalment.

Step 4 - from July 2006 - Applying for your Student Maintenance Loan

Fill in the **Loan Request Form** and send it to the Student Loan Company (SLC) letting them know how much of your student loan you want to borrow. If you want to receive your loan at the start of term, send in your form as soon as possible. Do not wait until you receive your exam results. You can always cancel your loan request at a later date, if necessary.

You do not have to apply for the full amount of loan available to you, nor do you have to apply for any or all of it straight away. You will have other opportunities to apply for the full amount later on if you need to.

Make sure you provide your National Insurance number or your first loan instalment may be delayed and any further loan instalment may not be paid.

You can get further information about student loans in the guide 'Student loans - A guide to terms and conditions' which you can get from EFB or by calling 0800 731 9133 or on the website at www.slc.co.uk

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 in autumn 2006, you have until 31 May 2007 to apply. However, in certain circumstances this limit can be extended.

What happens next?

Your application will be processed as described at Steps 2, 3 and 4 of this section and will generally take six to eight weeks to process.

4. How You Are Assessed and Paid

EFB will use the information you provide in your application form to decide whether you can get financial help with fees, Higher Education bursaries, a student loan or any other grants and, if so, how much financial help you can get.

4.1 Eligibility for financial support

To be eligible to receive help with your fees, the Higher Education Bursary and a student loan, you must meet certain conditions: - the course you do, **must be** 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 higher-education course in the past (known as previous study).

Residence

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:

- have been ordinarily resident (see note 1 below) in the UK for the three years immediately before this date (other than mainly for the purpose of receiving full-time education);
- be ordinarily resident in Northern Ireland; and
- have 'settled status' - which means you must be settled in Northern Ireland within the meaning of the Immigration Act of 1971.

If you were away from this country because you or your family had been temporarily employed abroad, you may be treated as if your residence in Northern Ireland had not been interrupted. You should ask EFB for more details.

Note 1: 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 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 Northern Ireland. For exceptions to this rule you should contact EFB.

If you were away from this country during all or part of the three-year period because you, your wife, husband, partner, civil partner or one of your parents were serving abroad as an active member of the regular armed forces (the army, navy or air force), you, your wife, husband, partner, civil partner or your parent, will be treated as having been temporarily employed overseas during that period. This will not prevent you from being eligible for support towards your fees or your living costs.

If you do not meet the residence requirements, you may still be able to apply for student support towards your tuition fees or living costs (including other supplementary grants and a student loan). This may apply in the following circumstances:

- If you, your husband, wife, civil partner or parent are recognized by the British Government as a refugee.
- If you, your husband, wife, civil partner or parent, have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the UK by the Home Office, as the result of a failed asylum application, you must meet the three-year ordinary residency requirement in this country. However, the settled status requirement will not apply to you.
- If you, your husband, wife, civil partner or parent are a UK national and you do not meet the normal residence requirements in the UK and Islands but have been living in the EEA or Switzerland, please check with EFB to see if you may be eligible for support. If you, your husband, wife, civil partner are an EEA or Swiss national and do not meet the normal residence requirements, please check with EFB to see if you may be eligible for support.

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 EFB for information about your individual circumstances.

If you are an asylum seeker in the UK, you will not normally be eligible for support unless you have been granted 'settled status' by the Home Office and meet the three-year ordinary residence requirement.

EFB will decide whether you meet the “ordinarily residence” requirement to qualify for a tuition fee loan, maintenance loan and grants.

If you are a European Union national or a child of an EU national, you may get support for your tuition fees on a similar basis to UK students. If you are a EU student, and applying through UCAS, they will send you an application form for help with tuition fees when you are offered a place on a course. If you do not apply through UCAS, you will be able to get an application form from your campus. You should send the completed form directly to EFB.

As a EU student you will not be eligible for a student loan or other grants.

Previous study

Support will be available for the length of your course, plus one extra year if needed, less any years of previously supported higher-education study.

The 'supported higher-education study' mentioned which will count towards a student's support entitlement includes:

- a mandatory award;
- an award from a government department, such as a DARD bursary; and
- any other public support for tuition fees.

Existing students will continue with the funding package, which is already available to them for the course they are on at 31 August 2006. They will also be able to get an extra year of funding if necessary to complete their course.

With the exception of supplementary grants (described at section 2.2.3.), further support will not generally be available to students who have used up their entitlement to funding. However, maintenance loans will continue to be available to students who do not already have an honours degree.

Even if your income prevented you from getting help with tuition fees for previous courses, you would have benefited from public funding. The personal contribution to tuition fees represents only about a quarter of the average cost of a course and even if you paid it in full, the rest would have been paid for by public funds and could prevent you from getting further support. Also, if you had studied at a private college, your course may have attracted some help from public funds, which could prevent you from receiving any more support.

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 EFB as soon as possible.**

If you do decide to change course, you must tell EFB and the SLC.

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 towards fees, bursaries and other grants.

You will need to look into other ways of paying for your course. You should seek advice from EFB.

4.2 Assessing how much financial support you may be entitled to

This section tells you how EFB uses the information you supply to decide how much financial help you may receive.

4.2.1. General information about income

Your entitlement to most of the grants (including tuition fee support and the Higher Education bursary) and student loan depends on your household's income (the lower the income the more grant or loan you will be entitled to - see Section 2 for details).

If you want to apply for this financial support you will need to supply income information in the Financial 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.

If you choose not to provide information about your household's income, the most support you are likely to receive is a reduced rate of the student loan. You are also likely to have to pay your tuition fees in full.

Your income

You may be expected to contribute towards your financial support depending on how much income you have and where it comes from. EFB 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 casual or part-time jobs during your course (including holiday, evening or weekend working). It will include certain social security benefits. **EFB will then ignore the following income, which will not affect your entitlement:**

- Any income from jobs you do during the course. This includes work during the holidays, in the evenings or at weekends.
- Personal pension scheme payments and payments into an employer's pension scheme that qualify for tax relief.
- £1,050 for any child who is totally or mainly financially dependent on you.

Your household income - parents

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

- you are an independent student (see page 22); or
- you choose not to provide details of your income because you only want support that is not assessed on your income.

If your parents do not give these details, you may not receive help with your fees or get the full student loan you are entitled to.

EFB will usually look at your parents' income before deductions for the **previous** financial year but if your parents' income has fallen a lot, EFB can ask to look at their likely income before deductions for the **current** financial year.

If you are a dependent student, the income of your parents will be assessed. Your parents' income will be added to yours to arrive at the total household income. EFB will then work out whether you are entitled to an HE Bursary and whether your parents should pay a contribution towards your fees and living costs. If EFB decide that your parents should make a contribution, they will also decide what the contribution should be. Any contribution made will first go towards your fees, then dependants' grant (if it applies), then finally the loan.

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

If your parent lives with a partner of the same or opposite sex, has remarried or has entered into a civil partnership, their partner's income will be included in the assessment.

4.2.2. Independent students

If you are an independent student, EFB will not take your parents income into account.

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

- You have care of a child or children on the first day of the academic year for which you are applying for support.
- You are 25 or over before the start of the academic year for which you are applying.
- You have been married or entered into a civil partnership before the start of the academic year for which you are applying for support. EFB will need to see your marriage certificate or civil partnership schedule.
- 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:

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- 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
 - could not support yourself out of earnings because you had to care for a person under 18 who depended on you.
- You have no living parents.

There are other circumstances in which, even though you are not an independent student, EFB will not expect your parents to contribute.

These are where:

- your parents cannot be traced or it is not practical or possible to contact them;
- your parents live abroad and an 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') - EFB 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 Jobs and Benefits office for a

letter to confirm the dates you claimed benefit and the type of benefit received. If you have a child aged three or over and are claiming independent status because you have cared for a dependant, you should send your child's original birth certificate and provide other evidence that you are caring for the child (e.g. evidence that you are receiving Child Benefit or Child Tax Credit). 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.

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 Jobs and Benefits 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, the lack of contact with your parents must usually be permanent. You must provide evidence of this to EFB explaining the circumstances which led to this. EFB 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. For further information see Appendix 2 - Assessing your household income.

4.3. How you will receive any payments due to you

This section tells you how you will be informed of the amount of financial help you will receive, and how you will be paid any support.

- Notification of HE Bursary Entitlement Award

EFB will send you a **Notification of HE Bursary Award** telling you how much support you can get and the contribution (if any) you and your family are expected to make towards your tuition fees and living costs. This will also include details of any grants or other payments you may be due.

You will usually receive any amounts due in three instalments by cheque, normally one at the start of each term, which will be issued through Administration at each of the three CAFRE campuses.

- Payment of your student maintenance loan

The SLC will send you a student maintenance loan payment schedule that tells you how much your payments are and when your instalments are due.

In 2006/07 most students will receive their loan instalments straight into their bank account after they have enrolled for their courses. However, CAFRE must first have confirmed to the SLC that they are attending the relevant course.

There are several things that as a student you can do to make sure that you receive your payment promptly:

1. Open a bank or building society account and give the SLC your account details before the start of term.
2. At enrolment, make sure you bring any documents that your campus needs, in particular the Notification of Award issued by EFB and the payment schedule letter issued by the SLC.
3. 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 university place through UCAS as 'John Anthony Smith', please refer to yourself in the same way in your student support application. It is best to give your full name as it appears on your birth certificate or passport in all dealings with UCAS, EFB, the SLC or CAFRE.

For a few students, the SLC will make the first instalment by cheque, which you can collect from your campus at the start of term. The payment method will be shown on the payment schedule the SLC send you.

For all students, the SLC will pay further loan instalments straight into your bank or building society account.

4.4. Repaying your student maintenance loan

You will not have to start repaying your loan until the April after you have finished or left your course. The amount you repay will be linked to your income. Each year, you will be expected to repay 9% of your income each year over £15,000, or the monthly (£1,250) or weekly (£288) equivalent.

The SLC will work with HM Revenue and Customs to collect repayments. They will be taken by your employer and shown on your pay statement. If you are self-employed, the repayments will be collected through the tax self-employment system.

The SLC will not receive details of your repayments until after the end of each tax year so it will be important that you monitor your own repayments so you know when you are due to finish repaying. If you plan to leave the country to work abroad, you must tell the SLC who will make arrangements to collect repayments directly from you.

You will not have to make repayments while your income is below the threshold of £15,000. If for any reason your income falls below that amount, you will not have to make repayments until your income rises above it.

The following table shows the monthly repayments that you would need to pay if you were earning different amounts, and how much the repayments would be as a percentage of your total income (rounded down to the nearest pound).

Income each year before tax	Monthly repayment	Repayment as a percentage of your income
up to £15,000	0	0%
£16,000	£7	0.6%
£17,000	£15	1.1%
£18,000	£22	1.5%
£19,000	£30	1.9%
£20,000	£37	2.3%
£21,000	£45	2.6%
£22,000	£52	2.9%
£23,000	£60	3.1%
£24,000	£67	3.4%
£25,000	£75	3.6%

How much will you have to pay back?

Interest on the amount that you owe will be partially paid by the Government so that you only pay interest at a rate linked to inflation. **This means the value of the amount you pay back will be broadly the same, in real terms, as the value of the amount you borrowed.**

Interest will apply as long as the loan lasts, and will include any time when you are studying or are not repaying the loan, as well as when you are repaying the loan.

The length of time you take to repay your loan will depend on your income after you leave college and the total amount borrowed. You will normally continue to repay the loan until you have paid off the full amount. If you have kept up your repayments, any loan you still owe will be cancelled:

- when you reach the age of 65;
- if you become permanently disabled and unfit for work; or
- if you die.

If you start your studies in 2006 or later, the Government will write off any

part of your student loan that is left unpaid 25 years after you leave your course, instead of at age 65. This will also apply to students continuing their studies in 2006 or later who have not taken out a loan before.

Remember that you must keep the SLC informed about any changes to your personal details, such as your name and address, and provide any information they ask for. Otherwise, the SLC may apply penalties to your loan account.

You can find more details on repaying your loan in the guide 'Student Loans: A Guide to Terms and Conditions', which is available from the SLC and which you must read if you want to take out a loan. This guide is also available on the DfES Student Finance website at

www.dfes.gov.uk/studentssupport/formsandguides/index.shtml

If you have any questions about repaying your student loan, contact:

Student Loans Company Limited
100 Bothwell Street
Glasgow G2 7JD.

Phone: 0800 405 010

Website: www.slc.co.uk or www.studentfinancedirect.co.uk

5. Extra Help Available From Your College

5.1. Support Funds

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

More specifically the fund:

- can meet particular course and living costs which are not already being met from other grants;
- can help if students are in financial hardship;
- can provide emergency payments for unexpected financial crises; and
- can help students who may be considering giving up their course because of financial problems.

Who's eligible?

Full-time students aged 19 or over studying at Enniskillen, Greenmount or Loughry Campuses. Students will be assessed on their individual needs. However, the following groups of students are a priority for help:

- Students with children, especially lone parents;
- Other mature students, especially those with existing financial commitments;
- Students from low-income families;
- Disabled students who are not in receipt of DSA;
- Students who have been in care;
- Students from Foyers or who are homeless; and
- Students in their final year.

How much?

EFB will decide whether you are able to get this help and if so, how much you can receive. This will depend on your own circumstances. You must provide evidence of hardship and show that you have explored other ways of supporting yourself. If you are eligible for a student loan you must have taken one out.

How do I apply?

Support Fund application forms are available from your campus and should be sent to EFB when complete.

How is it paid?

Payments are usually given as grants and do not have to be repaid, although sometimes they can be given as short-term loans. EFB will also decide whether to pay you in a lump sum or in instalments.

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 Jobs and Benefits office how this might affect your benefits. If you are eligible for benefits, Jobs and Benefits office will take account of any income you receive through loans (and some grants) under the main student support arrangements. If you are eligible for a loan, Jobs and Benefits office will take account of the money available to you whether or not you take it out. If your partner is eligible for benefits, Jobs and Benefits office 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 and Parents' Learning Allowance 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.

5.3. Tax credits from H M Revenue and Customs (HMRC)

Students with dependent children are entitled to claim Child Tax Credit. Student loans and grants to meet the costs of tuition fees, 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.

To qualify for Working Tax Credit you must be in paid work 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](tel:08456032000) (textphone [0845 607 6078](tel:08456076078));

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. Your Views On Our Service

If you would like to comment on any aspect of the service provided by EFB, 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;
- in person; or
- simply by completing the section below and returning it to the address stated

Name _____

Address _____

_____ Postcode _____

My comment / complaint / suggestion is:

Please post to: Department of Agriculture and Rural Development
Education and Finance Branch
Room 555
Dundonald House
Upper Newtownards Road
Belfast BT4 3SB
Tel: 028 9052 4710
Email: stephen.mcgeary@dardni.gov.uk

Hearing impaired users can contact the Department via the
Textphone: 028 9052 4420 or Fax: 028 9052 4055

You can get a copy of this booklet by calling Education and Finance Branch, on
Tel: 028 9052 4710.

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



Appendix I

Assessing the household income for students

Your household income is assessed in the following way:

EFB 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' personal pension scheme payments and payments into an employers pension scheme that qualify for tax relief;
- £1,050 for any child who is totally or mainly financially dependent on them;
- £1,050 if the parent is also a student.

Once EFB 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 £22,560;
- £45 if the total income is £22,560;
- Plus £1 for every £12.50 of the total income over £22,560.

For example, if the household income is £24,000, EFB would assess a contribution of £45 plus £115, giving a total contribution of £160.

The first line of the table below shows the income level at which the household (normally your parents) would be expected to pay the £1,200 tuition fee contribution in full. It then shows the income level at which the household (normally your parents) are expected to pay the £1,200 tuition fee contribution in full and the maximum amount of income-assessed loan to which you are entitled.

Household Contribution towards	Household residual income	Household contribution
Tuition Fees only	£36,998	£1,200
Tuition Fees plus income assessed maintenance loan	£55,185	£2,655

Appendix 2

Independent Students

Assessing your household income - husband, wife or partner of either sex

If you are an independent student who is aged 25 or over, or married or in a civil partnership, and your husband or wife or civil partner has enough residual income, EFB will take this into account. If you started your course in the 2005/06 academic year and are 25 or over, EFB could also take account of the income of your partner of the same sex who you are living with. EFB will ignore the same types of income as apply to parents' income. The household income threshold is also the same. If you are claiming to be an independent student on the basis of supporting yourself for three years or more, you must provide evidence to show how you have supported yourself.

Your partner's income will be included in the assessment if you are aged 25 or over on the first day of the academic year. This may apply also if you are on an 'end-on' course immediately following a course beginning on or after 1 September 2000. Again this will depend on you being 25 or over. EFB will be able to tell you what counts as an end-on course.

Single Independent Students

If you are a single independent student you will continue to be assessed for a fee contribution when your income is £10,505 or more.



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 ROINN

**Talmhaíochta agus
Forbartha Tuaithe**

MANNYSTRIE O

**Fairms an
Kintra Fordèrin**



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