

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

Further Education Financial Support | 2016/17 for Students in



Department of
**Agriculture and
Rural Development**

www.dardni.gov.uk

AN ROINN
**Talmhaíochta agus
Forbartha Tuaithe**

MÁNNYSTRE O
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NB. This document contains reference to the Department of Agriculture and Rural Development (DARD). From 8th May 2016, a new Department of Agriculture, Environment and Rural Affairs (DAERA) will be formed which will assume the responsibilities of DARD.

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 2016/17. It applies to students participating in courses between 1 September 2016 and 31 August 2017.

You can apply for a Further Education Award from April 2016 onwards. You should apply as soon as you know the course you want to do. Do not wait for exam results.

Applications for financial support in the 2016/17 academic year for students at CAFRE will be administered by the Education Authority, Further Education Awards Section.

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

For further information please contact:

Education Authority
Further Education Awards Section
1 Hospital Road
Omagh
Co Tyrone
BT79 0AW

Telephone: 028 8225 4546
E-mail: feawards-wr@eani.org.uk

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

Application forms are also available from:

www.eani.org.uk/feapplication

Note!

Only FULLY COMPLETED applications will be accepted.

Verification of date of birth and household income must accompany the application. Original documents only (not photocopies).

If you are posting your application you should obtain a receipt of postage as proof.

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 and are applying for support for the second or subsequent year of that course.

Who is 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 the Education Authority (contact details on page 2 of this booklet).

If you have ever received support for a publicly funded course in the past, or you are not ordinarily resident in Northern Ireland, you should check your eligibility with the Education Authority.

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. The Education Authority will carry out this assessment (see Section 6 on page 10 '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 your parents are separated, divorced, or no longer live together, we will use the income of the parent you normally live with. If your parent lives with a partner we will use their income as well as the parent you live with.

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

How is the Living Expenses Grant paid?

You will usually receive the Living Expenses Grant in three instalments, one at the start of each term. Cheques for the first instalment will be distributed 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 the Education Authority. 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 the Education Authority or CAFRE.

Is the Living Expenses Grant repayable?

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 poor attendance record).

2.3 Childcare Grant

You can claim a childcare grant if you are using registered or approved childcare. Your childcare provider must be registered or approved by the Health and Social Care Trust, or an out-of-school club who provide childcare provision for up to four hours per day, and more than five days a year, which is available either before or after school and during school holidays. You could receive 100% of your actual childcare costs in term times and during holidays, up to £130 per week for one child, and up to £220 a week for two or more children.

You **will not be eligible** for the Childcare Grant if the childcare is provided by a registered or approved childcare provider who is:

- Your partner
- A relative of the child and providing care in the child's own home
- A relative of the child providing care away from the child's own home and is only caring for children he or she is related to.

A relative of the child means a parent, grandparent, aunt, uncle, brother or sister related by blood or marriage, or living arrangements.

You can claim for childcare costs during:

- term time;
- Christmas and Easter holidays if your childminder charges you;
- If you are on a two year course and need help with childcare costs for the summer holidays between year one and year two.

How much you get depends on your income and that of your dependants (including your husband, wife or partner).

What you Need to Supply

We will need the following information to process your claim:

- A childcare grant application CG1 - you can download this from the Forms and Guides section of the Education Authority website at www.eani.org.uk/feapplication;
- Your child/children's original long version birth certificate(s);
- Your Inland Revenue Notification of Tax Credit for the year ended 5 April 2017 or your Annual review for the year ended 5 April 2016;
- Your childminder's current certificate of registration.

If your childcare costs are more than the grant covers you are responsible for the balance.

Will you have to repay this grant?

You will not have to repay this grant unless you withdraw from the course or give inaccurate information.

Note: If you are claiming Childcare Grant you will not be entitled to claim childcare from the Inland Revenue. Any attempt to dishonestly obtain childcare grant will be treated as fraud and will be subject to disciplinary procedures involving the Police Service of Northern Ireland (PSNI).

2.4 Support for Students with Disabilities

If you have a disability such as a physical disability, a mental health difficulty, long term illness or a specific learning difficulty, you can apply for support. You should contact the CAFRE Student Support Officer who will talk to you and advise you on the support available.

For further information on how to contact the Student Support Officer,
Telephone: 028 9442 6700.

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 2016 - 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 2016 - 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 the Education Authority or CAFRE Admissions for a DARD Further Education Award Application and Assessment Form. You can also download this form from www.eani.org.uk/feapplication

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 the Education Authority straight away.

Note: (Current students only)

If you started your course in or since 2014 and you have previously applied for financial support, the Education Authority will automatically send you a DARD Further Education Award Application and Assessment Form for the next academic year. You will need to complete this form and return it, along with any evidence you have been asked to provide, to the Education Authority promptly and within the deadline set.

Step 3 - From May 2016 - New and current students

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

Once the Education Authority 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.

One provisional payment of grant may be made pending the final calculation.

If evidence of household income is not received before the date on which the second instalment is due to be paid, DARD will recover from you or your family the initial instalment 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 2016, you have until 31 May 2017 to apply.

Applications received after this date will not be accepted.

If you do not receive an acknowledgement of your application within 2 weeks of posting please contact the Education Authority on 028 8225 4546.

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.

If you want to receive the first payment at the start of term one, you must submit the application form and supporting evidence by 30 June 2016.
Make sure you have completed **ALL** sections and signed the form.

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 - the Education Authority 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 the Education Authority 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. The Education Authority or DARD 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 or a medical condition, your Living Expenses Grant will be reduced for any further absence. You should always inform the Education Authority if, due to illness or a medical condition, 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 the Education Authority immediately if you obtain any other scholarship or grant assistance for your course or acquire any source of income;
- The Education Authority 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?

The Education Authority 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 periods of industrial placement. Your grant will be reduced pro-rata for such periods.

5. Extra help available

5.1 Hardship Fund

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?

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

6. How you are assessed and paid

The Education Authority 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 for 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 the following three requirements on the first day of the first academic year of your course. On that day you must:

- be 'ordinarily resident' in Northern Ireland; and
- have been 'ordinarily resident' in the United Kingdom, (UK) and Islands (i.e. Channel Islands or the Isle of Man) for three years immediately before the starting date of the course (not wholly or mainly for the purpose of receiving full time education); and
- have 'settled status' in the UK as described in the Immigration Act of 1971. This means there are no immigration restrictions on how long you can stay in the UK.

“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 do not meet the three basic residence requirements you may still be able to apply if you meet any of the following conditions:

You have lived outside the UK and Islands - this table gives a brief guide to entitlement

Note: Some of the categories in the table below refer to a “specified family member”. Who a “specified family member” is depends on the category but will usually include a spouse, civil partner, parent or child.

<p>You were living outside the UK and Islands because you or a specified family member was temporarily employed abroad.</p>	<p>You may be treated as if your residence in the UK and Islands had not been interrupted. You should submit an application for consideration.</p>
<p>You were living outside the UK and Islands during all or part of the 3 year period immediately prior to the beginning of your course because you or a specified family member was serving abroad as a member of the regular armed forces (army, navy or air force).</p>	<p>This will be treated as temporary absence and will not prevent you from being eligible. You should submit an application for consideration.</p>
<p>You or a specified family member has been awarded refugee status by the Home Office and you have lived in the UK and Islands since this status was awarded. In this case, you do not need to have been living in the UK and Islands for the 3 year period immediately prior to the start of your course.</p>	<p>You should submit an application for consideration. Note: If you are applying as the spouse/partner/child of a refugee, there are additional criteria you must satisfy.</p>
<p>You or a specified family member applied for asylum in the UK - the Home Office decided that you or your family member do not qualify for refugee status but that you should be allowed to stay in the UK. Usually you will have been granted humanitarian protection, discretionary leave or exceptional/indefinite leave to enter or remain in the UK. In this case, you still need to have been ordinarily resident in the UK and Islands in the 3 years immediately prior to the start of your course.</p>	<p>You should submit an application for consideration. Note: If you are applying as the spouse/partner or child of a person with leave to enter or remain, there are additional criteria you must satisfy.</p>

<p>You or a specified family member are an EEA or Swiss migrant worker, frontier worker or self-employed person and you have been living in the EEA and/or Switzerland during the 3 years immediately prior to the start of your course.</p>	<p>You should submit an application for consideration.</p>
<p>You have settled status in the UK but you have not been ordinarily resident in Northern Ireland during the 3 years immediately prior to the start of your course because you or a specified family member exercised a right of free movement and lived in the EEA and/or Switzerland before returning to the UK.</p>	<p>You should submit an application for consideration</p>
<p>You are an EU national who has been ordinarily resident in the UK and Islands throughout the 3 years immediately prior to the start of your course. If during any part of the 3 year period the main purpose of your residence was to receive full time education, you must have been ordinarily resident in the EEA and/or Switzerland immediately prior to the 3 year period.</p>	<p>You should submit an application for consideration</p>
<p>You are the child of a Swiss national and you have been ordinarily resident in the EEA and/or Switzerland for the 3 year period immediately prior to the start of your course.</p>	<p>You should submit an application for consideration.</p>
<p>You are the child of a Turkish worker and you have been ordinarily resident in the EEA, Switzerland and/or Turkey for the 3 year period immediately prior to the start of your course.</p>	<p>You should submit an application for consideration</p>

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 the Education Authority for information about your individual circumstances.

The Education Authority will decide whether you meet the 'ordinarily resident' requirement.

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

Previous study

If you have previously attended a publicly funded course we will take this into consideration.

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

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 the Education Authority 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 the Education Authority.

6.2 Assessing how much financial support you may be entitled to

Your entitlement depends on your own income and that of your household (the lower the income the more grant you will be entitled to). If you want to apply for this financial support you will need to enclose evidence of your household income with your application. You should always send original documents - photocopies are not acceptable. If you do not give income details you may not receive the money you are entitled to.

6.2.1 Dependent Student

We use your own taxable unearned income:

Taxable unearned income is any income you receive from the following sources:

- Bank or building society gross interest;
- Property, lettings or rent;
- Dividends or investments;
- Trusts or sponsorships;
- Any other payment received for attending the course.

Your household income - parents

- If your parents live together the Education Authority will use both their incomes for the financial year 2014/15, before deductions;
- If your parents are separated, divorced, or no longer live together, the Education Authority will use the income of the parent you normally live with;
- If your parent lives with a partner the Education Authority will use their income as well as the parent you live with;
- If your parents' income has fallen by more than 15%, the Education Authority can look at their income from the current year before deductions;
- If your parents are unemployed and are in receipt of benefits the Education Authority will need verification of this from the Benefits Office;
- If they receive tax credits they should send their most recent tax credit notification;
- If they are self employed or have income from property the Education Authority take the taxable profit - the Education Authority will need their tax calculation from the Inland Revenue or a letter from their Accountant;
- If they are in receipt of pensions the Education Authority will need verification of the amount they received from the Pension Branch or whoever pays their pension;
- An allowance of £1,153 will be deducted from income for each child in the family who is mainly financially dependent on your parents;
- An allowance will be deducted from income if your parents pay into a personal pension scheme that qualifies for tax relief.

The Education Authority works out your parents' residual income. It does this by taking their gross income (before tax and National Insurance) and taking off any allowances.

Once the Education Authority 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, the Education Authority 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. The Education Authority 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, the Education Authority 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), the Education Authority will reassess the household contribution.

6.2.2 Independent students

If you are an independent student, the Education Authority 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 on the first day of your course:

- You have care of child;
- You are 25 or over;
- You have been married or formed a civil partnership. The Education Authority will need to see your marriage certificate or civil partnership schedule;
- Your parents are deceased;
- You have financially supported yourself for 3 years or more outside of full-time education;
- You are estranged from your parents;
- 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).

Whose income do the Education Authority take into account?

The Education Authority use your own taxable unearned income:

Taxable unearned income is any income you receive from the following sources:

- Bank or building society gross interest;
- Property, lettings or rent;
- Dividends or investments;
- Trusts or sponsorships;
- Any other payment received for attending the course.

What income do the Education Authority take into account for your spouse/partner?

- If your spouse/partner is unemployed and in receipt of benefits the Education Authority will need verification of this from the Benefit Office;
- If they receive tax credits they should send their most recent tax credit notification;
- If they are employed the Education Authority take their total gross taxable income for the financial year 2014/15;
- If they are self employed or have income from property the Education Authority take the taxable profit - they will need their tax calculation from the Inland Revenue or a letter from their Accountant;
- If they are in receipt of pensions the Education Authority will need verification of the amount they receive from the Pension Branch or whoever pays their pension;
- An allowance of £1,153 will be deducted from income for each child in the family who is mainly financially dependent on your spouse/partner;

- An allowance will be deducted from income if your spouse/partner pays into a personal pension scheme they qualifies for tax relief.

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 the Education Authority explaining the circumstances, which led to this. The Education Authority 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, the Education Authority 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.

The Education Authority will ignore the same types of income as apply to parents' income. Once the Education Authority 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 £1153 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 £26,660.
- Plus £1 for every £12.50 of residual income above £23,660.

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

7. Your views on our service

If you would like to comment on any aspect of the service provided by the Education Authority, 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: Education Authority
Further Education Awards Section
1 Hospital Road
Omagh
Co Tyrone
BT79 0AW

Tel: 028 8225 4546

Hearing impaired users can contact the Education Authority via the

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

You can get a copy of this guide by calling the Education Authority, on:

Tel: 028 8225 4546.

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





Enniskillen, Greenmount and Loughry Campuses
are integral parts of the
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